

Medicaid: Messages, Messengers and Mediums

**Alison Betty, Partner
GMMB**

WHAT WE'LL COVER

- Medicaid in today's environment
- Motivators to enroll
- Messages that resonate
- Messengers who matter
- Mediums that work

MEDICAID TODAY

- Times are tough
 - Some are new to the program
 - Our eligible population is very diverse
- All eyes on Medicaid enrollment
 - What does it tell us about preparing for HIX?
 - To rebrand or not to rebrand?

MOTIVATORS FOR PARENTS

PEACE OF MIND

Still works as the best motivator as it has for years.

To enroll their child in CHIP or Medicaid, other motivators still hold true:

- Affordability/Income eligibility
- Access to a regular doctor for their children
- Dental and vision care
- Prescription drug coverage
- Access to mental health services

MOTIVATORS FOR PARENTS IN HISPANIC FAMILIES

- **For English-speaking parents:**
 - Motivators are mostly the same
- **For Spanish-speaking parents:**
 - Listing services help
 - Dental
 - Vision

MESSAGES

- The “old” messages still work – for the most part.
- Our audience knows Medicaid and they know the barriers to enrollment.
- Only those newly unemployed or at slightly higher incomes don’t know about the programs.
- Hispanics perceive extraordinary obstacles to enrollment.

When you can talk about CHIP and Medicaid together, do it.

BEST TESTING MESSAGES

In these tough economic times, when so many people have lost their jobs and families are struggling to make ends meet, CHIP and Medicaid can help you cover the cost of health care for your kids and teens, even if it's temporary.

These programs provide low-cost or free health coverage for important health services such as doctor visits, hospitalizations, check-ups, dental and vision care, immunizations, mental health, prescriptions and more. If your situation has recently changed and your child needs health insurance, call 1(877) KIDS-NOW or go to www.InsureKidsNow.gov to find out if they are now eligible.

OTHER KEY FINDINGS

APPEALING TO NEWLY ELIGIBLES:

If your situation has recently changed and your child needs health insurance, call X or go to X to find out if they are now eligible.

BEST MESSAGE FRAME:

CHIP and Medicaid offer low-cost or free health care for kids so parents don't have to choose between paying for groceries or paying for health coverage.

INCOME ELIGIBILITY:

A family of four earning up to \$44,000 a year or more may even qualify.

NEWLY UNEMPLOYED PARENTS

Many parents who have recently lost their jobs and are now uninsured do not know about the state health coverage options.

- CHIP and Medicaid can help you cover the cost of health care for your kids and teens, even if it's temporary.
- CHIP and Medicaid offer low-cost or free health coverage.
- CHIP and Medicaid cover important health services such as doctor visits, hospitalizations, check-ups, dental and vision care, immunizations, mental health, prescriptions and more.

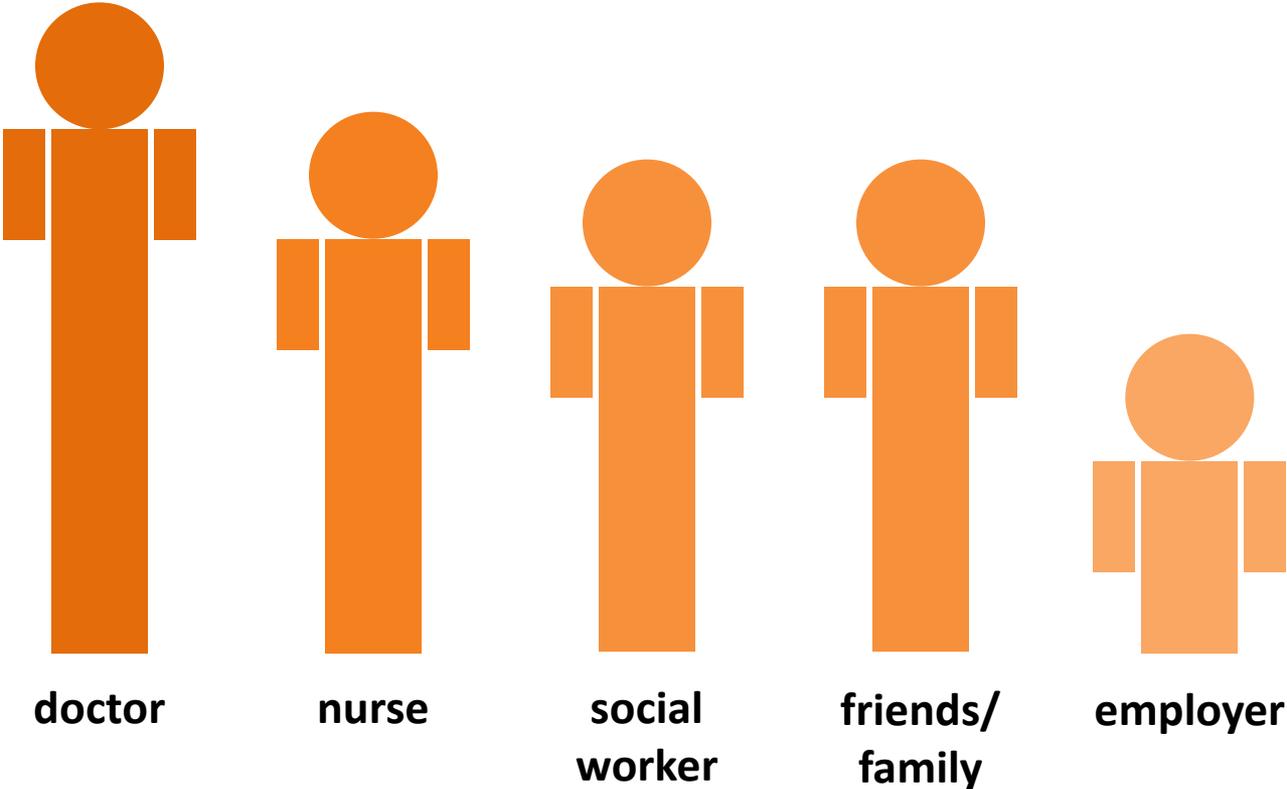
HISPANIC PARENTS

Hispanic parents still perceive and experience enormous barriers.

- Reassure them:
 - When you apply only the citizenship status of your child is considered.
 - You will not be asked to provide any documentation about your citizenship status. Only the citizenship status of your child is considered.
- Make it accessible:
 - Spanish-speaking operators are available at any time.
- Encourage them to try again:
 - Even if you have applied before, laws have changed and you should try again. The application process is easy and you can get assistance applying from a Spanish-speaking representative.

MESSENGERS

Doctors continue to top the list.



rarely on the list:
celebrities/athletes

MEDIUMS

- Doctors' Offices
- Medicaid/CHIP Offices
 - Internet
- Schools
 - School nurses
- Friends/family
 - Others on the program
- Advertising
 - TV, Outdoor

HOW TO ENROLL: GENERAL LESSONS

- Consumers want...
 - Multiple options (in person, by phone, or online)
 - To feel the process is official
 - (key for Hispanic audiences)
 - Cost information (how much will I pay?)
 - A sense of whether they will qualify
 - Information about privacy (who will see my information?)
 - Simplicity – just one step
 - Respect and compassion
 - Not intimidating

IN-PERSON ENROLLMENT

Pros...

- Getting help from an informed person
- Help with language barrier
- Applying for multiple programs
- Handing in paperwork
- Seems “official”
- Confidence they completed the process correctly

Cons...

- Inconvenient
- Long waits
- Uncomfortable atmosphere
- Too few Spanish-speaking staff
- Hard to follow up by phone

OVER THE PHONE ENROLLMENT

Pros...

- Can be quick
- Convenient
- Opportunity for help from an informed person
- Ability to ask questions

Cons...

- Scripted voice
- More difficult to ask questions
- Uncertainty about follow up
- Can't get the same person twice

ONLINE ENROLLMENT

Pros...

- Convenient
- Go at own pace, stop at any time
- Easy for some, not for others

Cons...

- Some not comfortable online
- Logging in, creating accounts, passwords difficult, time consuming
- Uncertainty if completed, not official seeming, does submitted mean I qualify?
- No help in choosing a plan

HOW TO ENROLL: MOBILE DEVICES

- Use phones to access the Internet
 - 51% percent of Hispanics
 - 46% of African Americans
 - 33% of Caucasians
- Use their phones for email
 - 47% percent of Hispanics
 - 41% of African Americans
 - 30% of Caucasians
- Use social media like Facebook via phone
 - 36% for Hispanics
 - 33% for African Americans
 - 19% for Caucasians

A DIGITAL DIVIDE?

To Rebrand or Not to Rebrand?

- Pros
 - A fresh start!
 - An initial step toward your state's Exchange
 - Appeals to those who have tried to enroll before
- Cons
 - A new name won't fix a troubled program
 - So many brands, so little time...or need

thanks.