



Get Covered. Stay Covered.

GetCoveredAmerica.org

Communicators Guide for 2015-2016



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Welcome

With two enrollment periods in the books, it's now clear the Affordable Care Act has already made a huge imprint in communities across the nation. According to the latest numbers from the Department of Health and Human Services (HHS), about 17.6 million Americans have gained coverage since the Affordable Care Act took effect. While this is a tremendous step forward, we know that there is more work to be done to reach the millions of Americans who remain uninsured — and they may continue to face barriers in signing up for coverage.

For the next open enrollment period, which begins on November 1, 2015, we will face many of the same messaging and educational challenges as the first two open enrollment periods: too many are still unaware of the new health insurance benefits and financial help that are available to them. Yet, we will face several new challenges: the rising fine means more people will be learning about the penalties for not having insurance, and people who already have insurance through the Health Insurance Marketplace still should review their new options, update their financial information, and make sure they're in the plan that's best for them.

It's our job to spread the news. That's why we have brought together the Get Covered Communicators program. Every Communicator plays a unique role in their community as a trusted voice that can help their neighbors understand their options under the Affordable Care Act.

We know that consumers are busy and hear from a lot of different sources of

information throughout the day. Our goal is to cut through the clutter and give consumers the facts about the new health insurance options that are available to them.

Based on messaging research, surveys, and our experience on the ground, we have developed this Communicators Guide with key messages that consumers need to know and understand about their options. Our goal is to help communicate in a way that will help people take action and enroll in quality, affordable health coverage. We know consumers are hungry for the facts, and, working together, we can provide as much clear and helpful information as possible to lead even more Americans to **get covered and stay covered.**

Sincerely,



Anne Filipic
President, Enroll America

Do's and Don'ts for Effective Messaging

Regardless of what you're talking about, there are certain rules to follow to ensure you're communicating clearly and concisely.

Do	Don't
<ul style="list-style-type: none">✓ Remember your audience. Especially when you're talking to a member of the media, it can be tempting to talk about complicated health issues and the finer details of a given policy. But your ultimate goal is to move consumers to action, so craft your message in a consumer-friendly, easy-to-understand way.✓ Be definitive. Words like "may" or "might" can confuse consumers even more, and maybe even deter them from taking action. Whenever possible, minimize words that create uncertainty. Instead, be direct and definitive with your language. <i>Example:</i> "Financial help is available to lower your monthly premiums and out-of-pocket costs."✓ Use the rising fine as a motivator. The fine has been found to be a strong motivator, so use it as a closing message to mobilize the uninsured to take action. <i>Example:</i> "And remember: if you don't get coverage, you could face a fine of \$695 per person or 2.5% of your income — whichever is greater. So be sure to enroll before Jan. 31."✓ Approach your messaging as a conversation. For many of the uninsured, the choice to not have insurance is a calculated financial decision. With that in mind, avoid lectures or preaching; instead, approach your message as a conversation, acknowledging their unique concerns and helping them find solutions.	<ul style="list-style-type: none">✗ Use jargon, acronyms, or difficult-to-understand language. It's easy to use a lot of acronyms and jargon when talking about health insurance, but consumers may not understand these terms and miss your message. Be sure to use simple, shared language to ensure everyone stays on the same page. <i>Example:</i> "In-person enrollment assisters (not "Navigators") can help you choose a plan that fits your needs and budget."✗ Forget about people who need to renew their plan or pick a different plan. While we're working to reach the remaining uninsured, we can't forget about the millions of people who have already enrolled through the Health Insurance Marketplace and need to retain their coverage. Don't forget to mention that they still should view their new options, update their information, and make sure they're in the plan that's best for them. <i>Example:</i> "And if you've already enrolled, there may be new options for you. Don't forget to log on to HealthCare.gov, update your financial and family information, and make sure your plan is still the best one for you."

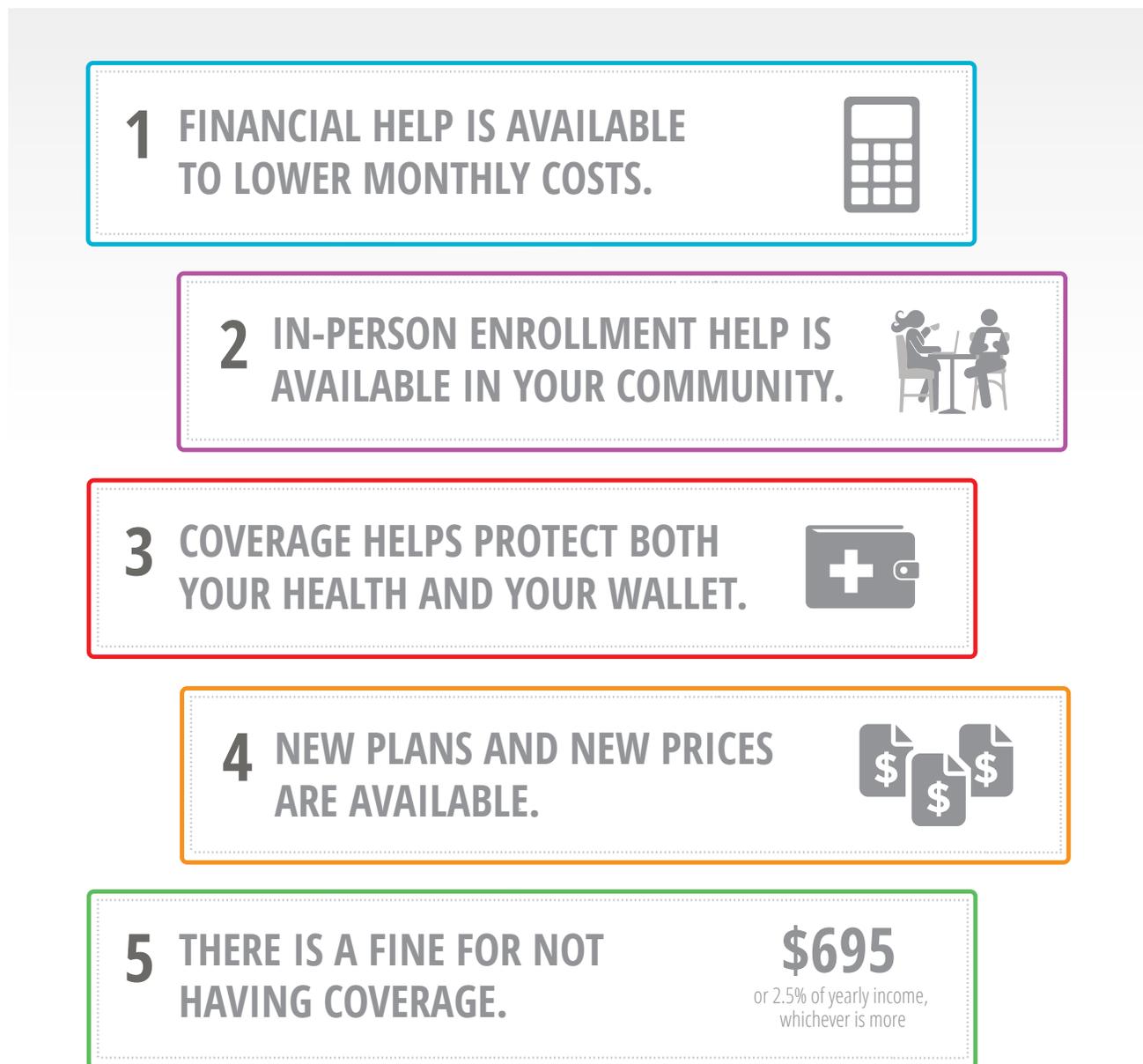
Remember: The Marketplace will re-open on November 1, 2015, and run through January 31, 2016. Act by December 15 to get coverage that starts on January 1.

The Five Messages for Consumers This Open Enrollment Period

Through many studies, surveys, and on-the-ground experiences, we've identified five messages that every consumer — uninsured, underinsured, or currently insured — needs to hear about the Affordable Care Act this enrollment period.

Enroll America has crafted these messages based on what people don't know about the Affordable Care Act, what may be stopping them from enrolling, or what could motivate consumers to enroll. We'll get into more detail on each of these messages in this guide.

Figure 1: The five consumer messages reflect the biggest needs of uninsured Americans.



Message 1: Financial Help Is Available to Lower Monthly Costs



Much like in previous enrollment periods, the main barrier stopping the uninsured from enrolling in a plan through the Health Insurance Marketplace is concerns about affordability. To combat that perception, our number-one message should be that financial help is available to help lower monthly premiums and out-of-pocket costs. Studies also show that consumers often don't understand how the financial help works, so we need to explain not only that it exists, but how it can help them.

Talking About Financial Help

- One of the main goals of the Affordable Care Act is to help people, including those who may have previously struggled paying for coverage, afford a plan that fits their needs and budget. There are now low-cost health coverage options available.
- Still, many people wonder if they can afford coverage, and they have to make the best financial decisions for themselves and their families.
- The good news is that through the Affordable Care Act, financial help is available to lower consumers' premiums. This help is applied after you enroll in a plan to make your coverage more affordable.
- In fact, 84% of Americans who enrolled through the Health Insurance Marketplace received financial help to lower their monthly premiums with the average HealthCare.gov enrollee paying just \$101 per month for coverage.
- To find out how much you could save on a Marketplace place plan, log on to www.getcoveredamerica.org/calculator to enter some basic information and learn more about your options.

Explaining Financial Help to Consumers

As mentioned earlier, many uninsured consumers may not know how financial help actually works. So it's vital that you communicate that to the consumer so they can feel confident in taking action. For example:

- When the Collins Family selected their plan, it was going to cost them **\$287 per month**.

- But after their financial help, their premium was lowered to **\$41 per month!**

By providing an example, you make it easier for consumers to understand both how the financial help works and how it can lower their monthly costs. It also helps consumers feel like they can benefit from financial help and make them more likely to take action and enroll.

Words to Use	Why
"Fits your needs and budget"	"Fits your needs and budget" can apply to each person's unique economic and health situation.
"Financial help"	Terms like "tax credit" or "tax subsidy" can be confusing for some, and "financial help" is simpler to understand. Be sure to explain how financial help works, as well as what it is!
"Most can get coverage for \$100 or less"	Most Americans qualify for financial help that help them pay for their coverage. This language really drives home how affordable plans can be

Message 2: In-Person Enrollment Help Is Available



Studies consistently show that consumers want to talk with someone who can help them understand their health coverage options. In fact, 71% of the remaining uninsured say they think it's important to talk to someone before enrolling in a plan. So we need to emphasize that there are free appointments with in-person enrollment assisters in their community that can help them answer their questions.

- In fact, someone who receives in-person help is 60 percent likelier to successfully enroll in coverage than those who don't.
- To find someone in your community that is certified to sit down with you — for free — and schedule an appointment for help with the enrollment process, you can visit www.getcoveredamerica.org/connector.

Talking About In-Person Enrollment Help

- Many people have questions about their health insurance options. Or maybe they want expert advice before making a decision and selecting a plan.
- The good news is that there are free appointments with in-person enrollment assisters available right here in your community. They'll sit down with you face-to-face, answer your questions, walk you through your coverage options, and help you select the best plan for your family.



Words to Use	Why
"Free, in-person enrollment help"	This is a simple, easy-to-understand explanation of what enrollment assisters can do for consumers.
"Enrollment assister" and "local help"	"Navigator," "Certified application counselor," or "CAC" are industry terms that are confusing for many. This language is more consumer-friendly.
"Find someone right in your community"	Most people want to get help from someone they trust, and the idea of getting help from someone in their community tends to be appealing to the consumer.

Message 3: Coverage Helps Protect Both Your Health and Your Wallet



Many of the remaining uninsured have made the decision to not enroll for calculated, financial reasons. To them, there are other things they'd rather spend their limited income on, so they choose to go without health coverage. It's our job to explain — but not lecture about — the value of health coverage and what it can mean in a family's life and financial security.

Talking About the Value of Insurance

- The Affordable Care Act offers many choices for consumers who are looking for low-cost plans that provide quality coverage and cover the services they need.
- Some may think they can't afford the monthly payment for insurance, but even a minor injury can cost thousands of dollars, and medical debt is the leading cause of personal bankruptcy.
- When you make the decision to enroll in coverage, it not only helps you stay healthy, but also ensures that if you experience an unexpected illness or injury, you won't be saddled with thousands of dollars in medical bills. So insurance is valuable both for your family's health and financial security.
- And all plans — no matter the cost — cover the important benefits like doctor visits, hospital stays, preventive services like mammograms, and more.
- If you feel like you can't afford health insurance, you owe it to yourself and your family to explore your coverage options to try and find a plan that fits your needs and budget. To find someone in your community that is certified to sit down with you — for free — and schedule an appointment for help with the enrollment process, you can visit www.getcoveredamerica.org/connector.

Words to Use	Why
“All plans cover the important benefits – doctor visits, hospital stays, preventive care, and more”	To communicate the value of insurance, it's important to say how many different things are covered by ACA plans. Each ACA plan must cover ten essential health services.
“Protect yourself and your family”	This language emphasizes the financial security that comes with coverage, which is a message that resonates with many people.
“You can get coverage for less than your cable bill”	This kind of language puts the money spent on insurance into context. When people hear this message, they often realize that coverage can cost as much as another bill they pay every month.

Message 4: New Plans and New Prices Are Available



One of the main barriers for people enrolling in coverage is that they’ve had a negative experience trying to obtain health insurance in the past, which is why it’s important to emphasize that new plans and new prices are available every year. Regardless of if someone tried to enroll in the past or not, there may be new options for coverage — new plans on the Marketplace, some states expanded Medicaid, and so on. This is also a great message to encourage people who have already enrolled in a plan to log back on, update their information, and see what new options may be available.

- And there’s a new tool, the Get Covered Plan Explorer, that will give consumers in HealthCare.gov states a personalized estimate of your total yearly cost under each plan based on your medical and financial situation, and can also show you if your prescription drugs and doctors are covered by the plans you are considering.

Log on to www.getcoveredamerica.org to check out the Get Covered Plan Explorer.

Talking About New Coverage Options

- Every year, the plans available through the Marketplace may change, or there may be new options available. People who have already enrolled through the Marketplace will also need to update their financial information and renew their coverage.
- Each year, it’s important to take a look at how your financial help; your doctors, hospitals, and prescriptions; and your plan choices and prices have changed.
- Remember that there’s free, in-person enrollment help available to you to help you understand your new options and choose the plan that’s best for you and your family.

On Renewals: Get Covered. Stay Covered.

The messaging in this guide also applies to those who will be renewing their coverage, with some additional helpful points:

1. Consumers must **update their financial information** to be sure they are receiving the appropriate amount of financial help.
2. They should **shop the Marketplace** and pick the plan that best meets their family’s needs and budget. There may be new options available in their area.
3. They should **act by December 15th** to ensure the smoothest transition to coverage.

Words to Use	Why
“New health plans” / “New prices”	This language emphasizes that there may be new options available through the Marketplace, and that prices change from year to year.
“Personalized estimate”	Especially for people who want more help understanding their options, the idea of getting personalized plan information can be very appealing, and the Get Covered Plan Explorer will make that easier for the consumer.
“Explore your options”	Especially for people who have looked into enrolling in the past and chose not to, the idea of exploring — rather than locking yourself into a plan — can be reassuring.

Message 5: There Is a Fine for Not Having Coverage



During the last enrollment period, many uninsured Americans discovered that there would be a fine for not having coverage. This enrollment period, that fine is increasing significantly, and studies show that once an uninsured person hears about the fine, they are much more likely to take action. So this is a message we should use at the end of our conversations to spur action.

Talking About the Fine

- The Affordable Care Act is designed to help every person — regardless of income or any other factor — enroll in affordable coverage. To achieve that goal, the law requires everyone to have coverage, either through the Marketplace, Medicaid, or through some other means.
- It’s important to remember that if you don’t get coverage, you might have to pay a fine of \$695 per person or 2.5% of your income — whichever is greater.

- But rather than pay the fine, it makes more sense to enroll in coverage and get the peace of mind that comes with knowing you’re protected.
- To avoid paying the fine, you should schedule a free appointment with an in-person enrollment assister in your community right away. You can find someone in your community that is certified to sit down with you — for free — and schedule an appointment for help with the enrollment process by visiting www.getcoveredamerica.org/connector.

Enroll by:	For coverage beginning:
December 15, 2015	January 1, 2016
January 15, 2016	February 1, 2016
January 31, 2016	March 1, 2016

Words to Use	Why
“Fine”	Use “fine” rather than “penalty” or “fee.”
“Enroll by January 31 — or pay a fine”	Deadlines motivate, so be sure to mention the deadline to enroll.

There Are Tools Available to Help You

Now that your audience has the information they need, what should they do with it? Every effective message has a strong call to action to mobilize your audience. Calls to action can include enrolling in a plan, visiting GetCoveredAmerica.org, or scheduling an appointment with an in-person enrollment assister.

To help strengthen your call to action, we have tools on GetCoveredAmerica.org that consumers can use to find resources in their community and understand what plans are available.



The Get Covered Plan Explorer: Our newest tool! The Get Covered Plan Explorer allows consumers to receive customized, personalized plan information and compare plans based on monthly premium cost, out-of-pocket maximum, expected out-of-pocket costs based on information they provide, prescription drug coverage, and participating providers. This is also a great tool for assisters to use in helping consumers.



The Get Covered Connector: The Connector allows people to search by their ZIP code and find certified enrollment assisters that will meet with them — for free — and schedule appointments with the assisters to get answers to their questions and make enrollment decisions. This tool is best for when your message is encouraging people to take action and enroll.



The Get Covered Calculator: Wondering how much financial help you may qualify for? The Calculator lets consumers input basic information like income and family size to see an estimate of how much they could save enrolling through the Health Insurance Marketplace.

Talking to the Newly Insured about Tax Filing

Once they enroll, the newly-insured will need to keep their income and family information up-to-date to ensure they're receiving the correct amount of financial help. Here are a few tips for talking about tax filing:

1. To minimize surprises upon tax filing, encourage consumers to report income changes to the marketplace immediately.
2. Encourage consumers to keep their eyes open for any tax forms or notices the marketplace sends them.
3. Consumers should file their taxes using the information about their financial help that was sent to them from the Marketplace to ensure a smooth renewal process.

Join the Get Covered Communicators!

The Get Covered Communicators program is a coalition of more than 750 individuals and organizations from across the country with the common goal of using the press and effective media messaging to expand access to quality, affordable health coverage for America's uninsured. During the last two years, the Communicators have worked together to share messaging materials, learn media best practices, and collaborate to earn media both nationally and in their communities. Led by the Enroll America communications team, members range from large national nonprofits and elected officials to rural community health centers and individual enrollment assisters.

The Communicators Program offers:

- Weekly messaging emails and monthly messaging calls.
- Opportunities for one-on-one or small group trainings with GCA communications and policy experts to build on specific skills or organizational needs.
- Support from Enroll America staff on fielding press requests and working with local media.
- Opportunities to learn best practices and collaborate to earn press coverage through our combined efforts.

This program aims to offer messaging resources for communicators at every level. There is no formal commitment beyond participation in monthly calls and receiving email updates. However, there will be opportunities for further trainings, case-by-case support on specific media questions, and organization-specific services for those who want them.

Sign Up for the Get Covered Communications Program

You can sign up by logging on to www.enrollamerica.org/communicators and clicking "Sign Up Today!" or emailing communicators@enrollamerica.org





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