Preparing Medicaid Enrollees to Navigate the Healthcare System

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A QUICK RUN THROUGH...

- Medicaid in today’s environment
  - Protecting Medicaid on the federal level
- Who is the Medicaid consumer?
  - What do we know?
  - How will we learn more?
- Enrollment
  - Messages that motivate
  - Messengers who matter
- Medicaid on the Exchange
  - Rebranding the program
MEDICAID TODAY

- Times are tough
  - Some are new to the program
  - Our eligible population is very diverse
- Questions abound
  - What does it tell us about preparing for HIX?
  - To rebrand or not to rebrand?
  - How do we bring in newly eligibles?
SUPPORT FOR MEDICAID

- Top Issues for Voters
  - #1: JOBS!
  - #2: Federal spending and reducing the deficit
- Americans distaste for government vs. government programs.
  - Where does the money go?
  - What/who are the priorities?
HOW TO DESCRIBE MEDICAID TO THE PUBLIC

- Best tested descriptions
  - Medicaid provides long-term care to millions of seniors, covers important services that help Americans with disabilities live independently and enables millions of children to see a doctor. (5.6)
  - Medicaid is for people with disabilities who can’t work or have no other way to get health insurance. (5.5)
  - Medicaid helps seniors pay for nursing home care and other long-term care that Medicare doesn’t cover. (5.4)
  - Medicaid is for low-income children whose parents cannot get insurance through their work. (5.3)
WHO ARE OUR CUSTOMERS?

- They are DIVERSE
  - Income and ethnicity matter but not as much as....
    - Motivations and perceptions
    - Lifestyle and behavior
    - Language and literacy
ENROLLMENT MESSAGES:
What We Know and What We Don’t

- What We Know
  - Parents of Medicaid and CHIP kids
  - Identifying the “stigma”

- What We Don’t
  - Childless Adults
  - American Indians and Alaska Natives
  - Integration into the Exchange
OPPORTUNITIES ABOUND

- This is new territory!
  - The Program is evolving (Right?)
  - Fewer barriers
    - Less intrusive questions
    - Fewer verification requirements
  - New ways to enroll
  - Medicaid and CHIP have name recognition
    - But then what?
The top motivators for enrolling in Medicaid or CHIP include getting peace of mind and ensuring health care for their child. About 71% of parents say a very motivating reason to enroll their child in Medicaid or CHIP is that it would give them peace of mind.
TOP MOTIVATORS FOR PARENTS

- Child having a regular doctor: 70%
- Affordability: 63%
- Access to prescription drugs: 69%
- Dental care: 68%
- Vision care: 65%
- Mental health services: 56%
MOTIVATORS FOR PARENTS IN HISPANIC FAMILIES

- **For English-speaking parents:**
  - getting peace of mind (68 percent say very motivating)
  - it was something they could afford (68 percent)
  - their child having a regular doctor (68 percent)

- **For Spanish-speaking parents:**
  - getting peace of mind (82 percent say very motivating)
  - getting dental care for their child (81 percent)
  - access to prescription drugs if needed (80 percent)
  - their child having a regular doctor (79 percent)
  - vision care for their child (78 percent)
INCOME ELIGIBILITY

- Hearing the income amount a family of four can make in their state and still be eligible is very motivating for 46 percent of parents.
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.
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.

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

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.
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 services, 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.
When presented with a list of nine potential messengers, doctors top the list in terms of trust.

- Doctor: 57%
- Nurse: 43%
- Social worker: 40%
- Other parents: 40%
- Your employer: 20%
- Your child’s coach: 14%

Not on the list: celebrities
Spanish-speaking parents differ slightly from English-speaking in terms of preferences for sources of information.

<table>
<thead>
<tr>
<th>Source</th>
<th>English-speaking parents</th>
<th>Spanish-speaking parents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctor’s office</td>
<td>54%</td>
<td>37%</td>
</tr>
<tr>
<td>Clinic</td>
<td>32%</td>
<td>50%</td>
</tr>
<tr>
<td>TV ad</td>
<td>16%</td>
<td>49%</td>
</tr>
<tr>
<td>Child’s school</td>
<td>36%</td>
<td>48%</td>
</tr>
</tbody>
</table>
HOW TO ENROLL: GENERAL LESSONS

Consumers want...

- To feel comfortable
- Multiple options (in person, by phone, or online)
- Information on what to bring or have ready (checklists)
- To feel the process is official (key for Hispanic audiences)
- Cost information (how much will I pay?)
- A sense of whether they will qualify or not
- Information about privacy (who will see my information?)
- Just one step
- Respect, compassion for their life circumstances, friendliness, a smile, someone on their side
## HOW TO ENROLL: IN-PERSON

### What they really liked...
- Getting help from an informed person
- Asking questions
- In their language
- Applying for multiple programs
- Handing in paperwork
- Seems “official”
- Confidence they completed the process correctly

### What they found challenging...
- Inconvenient (County Office)
- Long waits, lines (County Office)
- Uncomfortable atmosphere (County Office)
- Too few Spanish-speaking staff (County Office)
- Not sure of next steps and timeframes (CAAs)
- CAA list on website out of date (CAA)
- Hard to get worker on the phone afterwards (County Office)
HOW TO ENROLL: PHONE

**What they really liked...**
- Quick
- Convenient
- Opportunity for help from an informed person
- For some, can complete in-language
- Ability to ask questions

**What they found challenging...**
- Scripted voice
- More difficult to ask questions
- Could only apply for Healthy Families and Medi-Cal, not other programs
- Seemed too informal
- Uncertainty about closure
- Not sure of next steps and timeframes
How to enroll: online

What they really liked...
- Quick (for most)
- Convenient
- Go at own pace, stop at any time
- After creating account, easy to complete for many

What they found challenging...
- Some not comfortable online
- Logging in, creating accounts, passwords difficult, time consuming
- Uncertainty if completed, not official seeming, does submitted mean I qualify?
- Choosing a plan difficult
TWO COMMON ASSUMPTIONS

1. Use of mobile devices
2. Use of social media
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
A FEW PARTING THOUGHTS...

- All eyes on are on you.
- You know best. Stay objective.
  - Arm yourself with recent data.
  - Ask the tough questions.
- We will not leave the lowest income Americans behind.
thanks.

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