

Messaging Around Consumer Assistance

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Charting the Road to Coverage



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Overview

- Research findings
- Message insights
- What states can do now

What the Research Tells Us

- People take insurance very seriously
 - Think it's important and they want it
- They are skeptical that they can afford it
- They think getting it is complicated
 - Perception is that finding insurance has never been easy

What the Research Tells Us

- People want help
 - All income levels
 - In-person, over the phone, online
- Concerned they won't choose the right plan
- Want the “fine print” spelled out
- Objective and trusted help is important

How Consumers Want Help

- If you wanted to get help comparing health insurance plans or signing up for a plan, would you want to get help: (*18+, all incomes*)

Vermont

Online.....	30
By telephone, or	47
In person?.....	59
(Don't know)	1

- If you wanted to get help from someone who is trained to help you enroll in health insurance online, would you want to get help from this person..? (*138% and below*)

Alabama

Online.....	19
By telephone, or	45
In person?.....	45

Maryland

Online.....	26
By telephone, or	43
In person?.....	45

Michigan

Online.....	28
By telephone, or	45
In person?.....	47

What the Research Tells Us

- Likely to turn to providers, community groups and insurers for help
- Small businesses trust their agents/brokers
 - Don't see Exchange as easing administrative burden

Top Attributes of Help

- Consumers want help from someone who:
 - Is knowledgeable
 - Explains things clearly and simply
 - Is patient
 - Is a problem solver
 - Is non-judgmental
 - Will follow up with you
 - Is culturally competent
 - Is unbiased

What the Research Tells Us: Medicaid Enrollment in the Exchange

- Favorite aspects of the Exchange:
 - ability to search for and compare plans
 - can call customer service for assistance
 - can find low-cost or free plans
- Many will face major barriers to using or accessing the Exchange on their own
- Everyone – including the internet savvy – wants help
- Like idea of using the Exchange from home with the option to call customer service
- In-person enrollment at government offices is popular – especially among less internet savvy
- Do not want to enroll in retail settings

Positioning the Help

“[State or Exchange name] will offer an **easy-to-use website** where you can search and compare plans, a **hotline you can call to talk with someone** about your options and **places where you can sign up in your community**. You’ll be able to find health insurance for you and your family, **without the hassle.**”

Messaging Tips

- Position the “help” as a lead attribute of the Exchange
 - Think of it as a core motivator, not just an additional benefit
- Don’t confuse or overwhelm
 - Navigators vs. assistors
- Make sure what you’re saying is actually true

What States Can Do Now

- Determine any additional research needed
- Plan for how you will receive and respond to questions
- Consider how to ease burden when Exchange launches
 - Collect and troubleshoot questions in advance
 - Prepare navigators, call center operators, assistors with tested messages and FAQs
 - Plan for tools that can help (e.g. eligibility calculator)