

## **State Network 1095 Workgroup 1095-A Communications Planning**

### Communication Goal:

- Help consumers understand tax forms related to their health insurance (1095-A and 8962)— what it is, how to use it, where to go for questions.

### Strategies:

- Create a norming process around 1095-A – just another form you need like your W-2 – and filling out 8962 to claim tax credit.
- Make it clear we're talking with the small percentage of consumers who purchased through the marketplace (vs. the general public who will most likely just need to check a box on their tax form).
- Educate and arm helpers (assisters/navigators/brokers/call center staff) with information and answers ahead of when consumers receive forms.
- Prepare for and get ahead of a media narrative of a confusing process, broader impact, incorrect forms, people owing money, etc.

### Audiences:

- 2014 enrollees
  - QHP with an advanced premium tax credit
  - QHP and elected to claim credit later
  - QHP without a tax credit, but could be eligible
- General public
  - Those enrolled in Medicaid
  - Those who qualify for exemption
  - Those who may owe a fee

### Communications Tactics:

- Targeted outreach to 2014 enrollees
  - Direct emails (distinguish between those who have re-enrolled for 2015 and those who have not)
  - Letters/mailers
  - Outbound calls
  - Informational sessions for consumers with assisters/brokers/navigators + tax preparers
- Materials to prepare assisters, navigators, call center, brokers (also share with other state agencies, carriers and tax preparers and advocates)
  - Call center scripts
  - Q&A
  - Talking points
  - Guidance on what questions can be answered/when to refer
- Rapid response planning
  - Internal flow chart/staffing plan for increase in inquiries
  - Coordinate with agency partners (Medicaid, DOI)
  - Plan for correcting 1095-A information
  - Mapping of communications on 1095s vs. enrollment

- Plan for responding to media inquiries and social posts of misinformation
- Media training
- Digital outreach
  - Infographic explaining the process and where to go for answers (i.e. new info to complete 2014 taxes)
  - Website content with explanation of forms and links to get help over the phone/in-person (links to other agencies, partners)
- Partner outreach
  - Outreach to tax preparers to determine how to work together
  - Outreach to carriers to coordinate communications
  - Outreach to advocacy organizations
  - Message points for surrogates that explain the high level process, liken this to W-2, etc.
- Media outreach
  - Tough Q&A
    - Incorrect 1095-As
    - People owing money
    - Confusing process
  - Press briefing/media availability
  - Outreach to key consumer and health reporters to provide overview of what consumers need to know
- Social media outreach
  - Push out reminders on 1095-A/8962
  - Push out stats on how many people gained coverage and saved because of tax credit