

Messaging for Open Enrollment 2018

Recent focus group findings confirm that the messages Marketplaces, navigators, and other organizations have been using to encourage residents to enroll in health coverage, continue to be effective. While the current environment brings some nuances, most consumers are not aware of changes that may impact them and cost remains the fundamental barrier to coverage. Messages promoting low-cost plans and financial help, in-person help and the protection and comprehensive benefits one gets from being covered, continue to resonate. Below are some recommendations for messaging to the uninsured and currently enrolled this open enrollment period.

Being covered protects you from the unexpected. Messages that assert that health insurance can give you “peace of mind” resonate and tap into the insecurity people feel when they go without insurance.

Being insured can give you peace of mind knowing you’re covered if something unexpected happens like an accident or an injury. It’s one less thing for you to worry about.

Low-cost plans/financial help are available. Cost remains the biggest barrier to coverage and low awareness of the tax credit remains a big information gap.

Low-cost plans are available through [HealthCare.gov/MARKETPLACE](https://www.healthcare.gov/marketplace) so you can find a plan that meets your needs and budget. —most people end up paying less than \$100 a month for a plan.

You may qualify for a tax credit to lower the cost of your plan. In X STATE, a family of four with an annual income of \$X and an individual earning \$X a year can qualify. In fact, last year XX/10 STATE residents got a tax credit to help pay for their plan, with the average individual/family saving \$x.

Plans and prices change every year so it’s important to see what’s new. Remind the currently enrolled about the importance of exploring their options and encourage the uninsured to look, even if they haven’t found something in the past. This provides a reason to get consumers to take another look.

Each year, there are new plans with new rates available at [HealthCare.gov/MARKETPLACE](https://www.healthcare.gov/marketplace). Even if you’ve looked before, take the time to check out your options and find the plan that’s right for you.

Marketplace plans offer comprehensive coverage. This can help distinguish between plans sold on the Marketplace and the growing number of short-term and association health plans that provide cover fewer benefits. When talking about these “skinny” plans, it may help to use an analogy of “swiss cheese” to point out the holes in the coverage.

Plans offered at [HealthCare.gov/MARKETPLACE](https://www.healthcare.gov/marketplace) cover comprehensive benefits like preventive care, check-ups, prescriptions, hospitalizations, mental health care, and more.

Free enrollment help is available. In our conversations, a surprising number of current enrollees received some kind of help to enroll and it made a difference. The uninsured continue to want help as well. Emphasize this help, including telephone customer service, without overpromising the availability of in-person help available given cuts in navigator funding.

Free help is available to find a health insurance plan that's right for you. Meet with a trained assister in your community or call NUMBER to talk about your health insurance options and get help enrolling.

AND A NOTE FOR **those states where a mandate to have health insurance is in place:** Consider messaging that reminds consumers that is the case while not making it your main message. It is important to let people know that for them nothing has changed in terms of a requirement to have coverage, and the details of the penalty amount along with the exemption process. Much of this messaging can be reinforced in direct to consumer materials, targeted outreach and partnerships, and via the relevant tax agency.

If you don't have health insurance in STATE, you may have to pay a penalty at tax time. Consumers without coverage may be subject to a fine of up to XX\$.