

Setting the Agenda for Children on Health Coverage – Message Guidance for Advocates

Table of Contents:

Introduction	1
Overarching Message Platform	2
Implementation Messaging	3
The Path to Coverage for Children and Families.....	4
Affordable Coverage for Children and Families	10
Coverage Benefits for Children	12
Child and Family Access to Care	13
Responding to Critics	15

Introduction

This document provides message guidance for organizations working to ensure that children remain a priority in the changing health care policy environment. The current policy environment is complex, and the Finish Line states are in different places on a variety of health reform issues.

The changing health policy environment demands a refresh of messages that advocates have been using to remain relevant and persuasive. To help with this, we have developed an overarching message platform that highlights why children’s coverage needs to remain a priority and why it is a winning issue for your state.

We have also provided message guidance on implementation to help talk about the opportunities and challenges we expect to face in the fall of 2013 and beyond. The rest of the document outlines messages organized into four broad issue areas: the path to coverage for children and families; affordable coverage for children and families; coverage benefits for children; and, child and family access to care. The messages have been crafted for an informed audience (such as policymakers, media, policy influencers, etc.), while the social media posts have been crafted for a wider, consumer audience (such as beneficiaries, eligible but unenrolled families, etc.). Please consider your target audience and adjust your messages accordingly.

We have also provided guidance on both proactive and reactive messages. The proactive messages are designed to keep the conversation around children’s coverage into a positive framework and remind your audiences that covering uninsured children is a winning issue for

your state. The reactive messages are designed to help you respond to the issues we anticipate will surface around implementation of the Affordable Care Act.

To request a copy of the most recent version of this document, please contact Elizabeth Curwen at Spitfire Strategies at elizabeth@spitfirestrategies.com or (202) 293-6200 ext. 213.

Overarching Message Platform

The following message platform is a suggested way to talk broadly about your work and our shared vision for ensuring all children have health coverage. It should be tailored to reflect the culture, values and state of children's coverage in your state.

Every child [in STATE] should have a chance to succeed

Every child can succeed when given a chance. But they need us to remove hurdles so they get that chance.

Success stems from a healthy start in life

When it comes to setting up a child for success, few things matter more than good health. It starts when their mothers get prenatal care. It continues with regular checkups after they are born to treat and, more importantly, prevent illness. Good health care helps children reach important developmental milestones and enter school ready to learn.

Coverage is essential to children reaching their full potential

Health coverage helps children stay healthy and shields their families from the distress and fear of being one medical bill away from financial disaster. When children's parents also have coverage, research shows that children are more likely to get the health care they need.

If we want more children to succeed in life, we must build on [STATE]'s [impressive] progress on covering uninsured children OR and secure coverage for more of our children.

We've made [remarkable] progress on covering uninsured children so let's make sure children are front and center as we implement health reforms. We can remove hurdles facing uninsured children and set all of [STATE]'s children on a path to success.

Implementation Messaging

Children's advocates can discuss children and family coverage priorities in the context of health reform implementation. The following messages provide a suggested way to talk about the opportunities and challenges around ACA implementation.

- [STATE] has an incredible opportunity to bring more families than ever before into health coverage.
- Children's health insurance coverage is a very smart investment for our state.
 - Health coverage helps ensure that children get the care they need to stay healthy and reach their full potential in life.
 - Children with access to quality, comprehensive health coverage are more likely to show up in class so they can stay focused on learning.
 - Comprehensive coverage also gives working parents economic security, freeing them from the worry of being one medical bill away from bankruptcy.
- We have a proven track record on children's coverage. [Highlight recent/past accomplishments:]
 - [PROGRAM NAME] has successfully covered [NUMBER] uninsured children in [STATE], but we aren't done yet.
 - Our state has been planning and building [for more than X years], with some parts of our new health coverage options in place and others about to launch.
 - [Highlight examples of children and family coverage provisions already in place, such as medical loss ratio, preexisting conditions, young adult coverage, etc.]
- We can build on that track record so that more children and families have the security of health insurance coverage. [Highlight what's next:]
 - This fall, families can access a new health insurance marketplace called [EXCHANGE] that will connect them to a new selection of affordable, high-quality health care options.
 - Using [WEBSITE ADDRESS], families can compare options, determine their eligibility for financial assistance, and choose the best plan to meet their needs and budget.
- Any major transformation in a large and complex system requires planning, building, monitoring and, inevitably, course corrections.
 - We hope the new system will only require minor tweaks, but it's possible there will be some bumps along the way.
 - We will be working with [ORGANIZATION/STATE] to quickly identify and resolve any problems.

The Path to Coverage for Children and Families

This section provides message guidance around enrollment and eligibility, and other issues related to obtaining health coverage.

Issue: New Health Insurance Marketplaces

The launch of new health insurance marketplaces is a major change to the coverage landscape. Starting with open enrollment in the fall of 2013, we expect health reform opponents to overstate the impact of glitches associated with launching new ways of accessing affordable coverage. The following messages are tailored depending on the type of marketplace in your state.

Messages:

- [STATE] is making it easier to obtain and afford health insurance coverage for children and their families.
 - [Our new health insurance marketplace/NAME OF EXCHANGE] will cover as many as [NUMBER] families.
 - Families like [share story of uninsured child, parent or guardian].
 - [STATE RESIDENTS] overwhelmingly support¹ creating new health insurance options as well as subsidies that help families afford coverage.
- New coverage options will increase the economic security of working families and reduce the number of preventable emergency room visits which burden the health care system and increase health care costs.
 - [EXCHANGE] provides financial assistance to make sure families can afford health care for themselves and their children.
 - [Share data on economic benefits of larger insured population or job creation]
 - [Share story of family impacted by medical debt]
- Our health care system will be strengthened by every child and family who gets covered.
 - It is vital to [insert policy priority, e.g., invest in outreach and enrollment, expand the number of Navigators and in-person assistors, etc.].
 - Youth are extremely cost-effective to cover, which means having as many children, teens and young adults covered as possible will bring down health care costs for everyone.
 - The full potential of [EXCHANGE] and the positive impact on our families and communities will only happen if everyone participates.
- Bringing all children and their families into coverage so they can get the care they need will pave the way toward a better future for all [STATE RESIDENTS].

Social Media Posts:

- @[EXCHANGE] is gearing up to connect kids and families to #healthinsurance! Learn more about your new options: [LINK]

¹ See for example: <http://www.familiesusa.org/resources/newsroom/press-releases/2013-press-releases/deep-south-poll-medicaid.html>

- #Healthinsurance means #healthykids and economic security for working families – affordable options are here: [LINK]
- More #healthinsurance means less ER visits and #healthykids – new affordable options are coming! [LINK]
- #Healthykids with insurance keep costs lower for everyone – @[EXCHANGE] helps us #investinkids
- 3 out of 4 people like the option to shop around for #healthinsurance – let @[STATE LEADER] know if ur one of them!
- [NUMBER] families in #[STATE] will have new #healthinsurance options soon thanks to the #ACA. Learn more: [LINK]
- #Healthykids need #healthinsurance – new affordable options are coming: [LINK]

Issue: Eligibility and Enrollment Systems

The ACA requires states to simplify and coordinate eligibility and enrollment processes between state Medicaid and CHIP programs, and the new health insurance marketplaces. It is reasonable to anticipate bumps along the way that require refinement.

Messages:

- We have a tremendous opportunity to make our health care system work better for children and their families by creating a seamless pathway to coverage.
 - We can do this by making sure our systems provide access to multiple coverage options, whether public or private.
 - No matter which pathway works best for a particular family, it should determine whether any child is eligible for Medicaid or CHIP coverage.
 - One way to make sure children come out ahead is to [insert policy priority, e.g., establishing robust monitoring systems, ensuring that eligibility determinations are done well, etc.].
- It is well within our technical capabilities to get this right – similar systems currently handle [EXAMPLE] and [EXAMPLE].
 - There are proven technologies we can tailor to best meet the needs of children and families in our state.
- Let's take advantage of this opportunity to eliminate unnecessary barriers to health care coverage.
 - We have done it before – in [YEAR], we [insert example of reducing red tape].
- We've made good progress on children's coverage and a seamless pathway to coverage will help us build on that investment.

Social Media Posts:

- We can #investinkids by making sure all families have a clear path to #healthinsurance – learn more: [LINK]
- Families can be complicated but #healthinsurance shouldn't be – how are u getting covered?
- Families thrive with #healthinsurance – do you know about new options? [LINK]

Issue: Cost of Insurance Premiums

Health insurers have warned that the cost of health care premiums will increase in a reformed marketplace. However, based on the 2014 premium rates that have been released in states to date, these concerns have been overblown.

Messages:

- Affordable, quality health care coverage should be within reach for families with children, regardless of how much money they make.
 - Having comprehensive coverage enhances the economic security of families by ensuring access to health care when needed without the fear of crippling medical bills.
 - Families like [share story of family affected by medical debt].
- The good news is that many families now get a better value when they buy coverage.
 - Many families will no longer be shut out or priced out of coverage if they aren't offered health insurance through a job.
 - New plans provide meaningful coverage – skimpy plans that aren't there when families need them are a thing of the past.
 - More competition in the marketplace is already keeping premium prices in check.
 - New subsidies will make premiums and out-of-pocket health care costs even more affordable for working families.
- We know that the marketplace will benefit families but we need to monitor premiums and encourage families to take advantage of new coverage options to keep rates affordable.
- [STATE] families will get a better value because of new tax credits and because of increased choice and competition in the health insurance market.

Social Media Posts:

- Working families don't deserve medical debt - #ACA works to keep #healthinsurance costs down. Learn more: [LINK]
- Have you seen the 2014 #healthinsurance rates? #ACA is keeping them affordable!
- The days of pricey, skimpy #healthinsurance are over - #ACA keeps rates affordable. Learn more: [LINK]
- Have you lacked #healthinsurance due to high prices? Time to shop again: [LINK]

Issue: Whole Family Coverage

Expanding Medicaid to adults presents a significant opportunity to bring more children into coverage and reinforce the value of whole family coverage. In framing this conversation, it is better to discuss federal funding saving state tax dollars and covering the uninsured rather than talking about “expanding” the program.

States Moving Forward with the Medicaid Expansion

Messages:

- [STATE LEADER] is committed to improving the economic security of working families and their children in [STATE] through quality health insurance coverage.
 - More than [NUMBER] of families in our state now have the security of knowing they can get lifesaving care when they need it without facing huge medical bills.
 - [STATE] saves money when more families are fully covered and fewer uninsured people show up in our emergency rooms for critical care that could have been prevented.
- Accepting federal funding to cover more uninsured parents directly benefits children.
 - We’ve already reduced the uninsurance rate for children to X percent in our state – now we need to get their parents enrolled to both build on that progress and improve the health of [STATE RESIDENTS].
 - We know that when parents have health insurance, their children are more likely to receive preventive care and other health care services they need.
- We need to make sure that families know how to enroll in coverage so they can seek care when they need it.
 - [Insert policy priority on outreach and enrollment]
 - [Insert policy priority on provider networks]
- With continued leadership from [STATE LEADER], we will strengthen the economic security of our working families through quality health insurance coverage.

Social Media Posts:

- Thanks to @[STATE LEADER] and #Medicaid, we’re making our working families more secure.
- Parents with #healthinsurance means #healthykids – learn how #[STATE] is leading the way on #Medicaid: [LINK]
- Do you qualify for new #healthinsurance options in #[STATE]? Find out here: [LINK]
- #Healthinsurance means not worrying about medical bills. Learn about new options for your family: [LINK]

States Not Moving Forward with the Medicaid Expansion

Messages:

- We can and should be proud of the progress we’ve made getting children covered so they can get the care they need when they need it.
 - We have cut the number of uninsured children by [NUMBER] since [YEAR], which is a significant achievement.

- This is an issue that a large majority of voters and state leaders on both sides of the aisle can agree is a top policy priority.
- Unfortunately, we're missing out on an historic opportunity to finish the job and make sure all children have complete coverage and get the care they need.
 - Turning our back on federal funding to finish the job hurts children as much as their parents.
 - We know that when parents have health insurance coverage, their children are more likely to receive preventive care and other health care services.
 - When a parent's health problem goes untreated, it directly impacts children.
 - For example, [share a story about a child affected by a parent's lack of coverage].
- It's not too late to close the coverage gap and support working families with the security that comes from quality health insurance coverage.
 - Accepting federal funds to cover uninsured parents saves [STATE] money it currently spends to treat uninsured people in our emergency rooms.
 - [Share data from state economic study, if available]
- Children and their parents are counting on [STATE LEADER] to keep us moving in the right direction so that all families have the assurance that their health care will be covered.

Social Media Posts:

- @[STATE LEADER] needs to hear what #healthinsurance would mean to your family – share your #Medicaid story!
- #[STATE] can choose to close the #healthinsurance coverage gap that hurts working families – let's say yes to #Medicaid!
- #Healthykids rely on healthy parents – let's get #[STATE] families into coverage. Learn more: [LINK]

Affordable Coverage for Children and Families

This section provides message guidance around the affordability of health coverage for children and families.

Issue: Premiums and Cost-Sharing

Through Medicaid expansion, federal subsidies and insurance market reforms, the ACA will make health coverage more affordable for millions of families. Despite these benefits, there are still some challenges to address regarding the affordability of coverage for families in certain situations.

Messages:

- Every day, families with children face the challenge of juggling home budget priorities, including rent, groceries, gas for the car and doctor's visits.
- Federal tax credits will help many families afford coverage, but they may not be enough for certain families.
 - In some cases, the credits won't fully capture the true cost of buying employer coverage, the cost of CHIP coverage or the cost of dental coverage for children.
- Our leaders at the state and federal level should work to address these concerns so everyone's coverage is high-quality and affordable.
 - We welcome the opportunity to work with [STATE LEADER] to find ways we can prevent children from being locked out of coverage.
- We can find a way to make sure every working family with a tight budget can afford quality health insurance.

Social Media Posts:

- #Healthinsurance improves a family's economic security as long as it's affordable
- Calculating how much a family can afford to pay for #healthinsurance should be fair. Learn more: [LINK]
- Families shouldn't have to choose between groceries and a check-up: ask @[STATE LEADER] to help families afford coverage.

Issue: New Approaches to Covering Families

States are looking for tailored ways to cover the Medicaid expansion population, including providing them with private coverage through the state health insurance exchange. This raises questions about the cost-effectiveness of coverage.

Messages:

- For years Medicaid and CHIP have offered comprehensive coverage at a lower cost than private insurance.
 - [STATE]'s investment in coverage has kept health spending in check.
 - This coverage provides access to a broad range of preventive and treatment services, which keeps our families, communities and workforce healthy.
- Novel ways to provide Medicaid coverage to eligible [parents and adults]/[children and adults] must offer comparable benefits and be cost-effective, both for families and [STATE]'s budget.
 - If coverage for working parents is both more expensive and offers fewer benefits than Medicaid, then it's a bad deal for families and for taxpayer.
 - A [STATE] solution to covering working parents should be built on a proven foundation of what works in [STATE].
- Let's examine the real costs – both in dollars and benefits – of taking this approach.
- It's just common sense: improving the health and economic security of working families improves the state's bottom line.

Social Media Posts:

- #Medicaid and #CHIP work and keep #healthcare spending in check – learn more about #[STATE] solution: [LINK]
- #Healthinsurance should be affordable for families and #[STATE]: learn more [LINK]
- We need #healthinsurance that is affordable and there when we need it – @[STATE LEADER], let's make the #[STATE] solution a good one
- Families need #healthinsurance that is affordable and there when they need it – learn more about the #[STATE] solution [LINK]

Coverage Benefits for Children

This section provides message guidance around the benefits that children need no matter what their source of health coverage.

Issue: What Do Children Need from Coverage

Children have different needs than adults in terms of their health coverage. These needs should be reflected in new coverage options being offered in the marketplace.

Messages:

- All children need access to quality health care to thrive and reach their full potential.
 - This means they have comprehensive, affordable and continuous coverage that gives them access to high quality care.
 - Our state's commitment to high quality care for children has meant [share story about a family that has benefited from Medicaid or CHIP coverage].
- Considering coverage only from the perspective of an adult's needs means we are missing the opportunity for children to get the right start in life.
 - We have a responsibility to ensure children get the right start in life, which means taking their needs into special consideration.
 - It is our responsibility to improve and protect children's coverage.
- There are elements of children's coverage that are non-negotiable.
 - Families need access to affordable health coverage and high quality care.
 - All children [and pregnant women] need comprehensive, age-appropriate benefits that ensure healthy child development.
 - All children [and pregnant women] need continuous, consistent coverage with no gaps in care.
 - Children [and pregnant women] need access to a full range of providers for the health services they need, including dental, vision and hearing.
- By building on what we already know works well, we can ensure the next generation can reach its full potential.

Social Media Posts:

- #Healthykids need quality, affordable #healthinsurance to thrive – are you kids getting what they need? [LINK]
- Kids are not little adults – make sure yours are getting what they need from #healthinsurance [LINK]
- Did you know that vision and hearing can affect learning? Make sure your kid has what they need from their #healthinsurance: [LINK]

Child and Family Access to Care

This section provides message guidance around child and family access to care in the context of new and expanded coverage options.

Issue: Network Adequacy

States need robust provider networks if the currently insured and newly insured can access the care they need in a timely fashion. Critics use the lack of medical professionals as a way to push back on expanding coverage.

Messages:

- We all benefit from investing in the health care workforce, services and infrastructure that meet our state's needs.
 - This means that every family member, young and old, can see a provider when they get sick, get support for managing a chronic illness and get a referral to a specialist when needed.
 - Children need regular access to pediatricians to ensure their development is on track.
- Children and their parents should not have to forego medical treatment because we didn't make the right investments.
 - Our health care system will thrive when more families have access to it.
 - Investing in a robust health care system, even in underserved areas, is a better deal for families, communities and taxpayers.
- Our health care system must be able to grow along with the number of families with coverage by [insert policy priority].
 - [Share data about benefits of investments in the health care system]
- Our state deserves a thriving health care system that can meet the needs of our communities and our neighbors.

Social Media Posts:

- @[STATE LEADER], let's invest in our #healthcare workforce – every #[STATE] family deserves access to care!
- Learn how the #healthcare workforce can grow to meet #[STATE]'s needs: [LINK]
- Long wait for your last #healthcare appt? Tweet us so we can let @[STATE LEADER] know we need more #healthcare workers!

Issue: Covering Immigrant Children

Immigrant children and families often have limited access to affordable, quality health care. Immigration reform may help prevent immigrant families from being excluded from vital health care and safety-net programs.

Messages:

- All children need regular health care to grow up healthy and reach their full potential.
 - Any significant waiting period to obtain coverage can be a lifetime to a child.
 - Children need regular care to foster healthy growth and development.
- Preventing children from accessing vital health coverage jeopardizes their health, impacting students and our future workforce.
 - Coverage helps ensure children are healthy and ready to learn when they enter school.
 - Coverage is less expensive than emergency room visits that could have been prevented by access to routine care.
- [STATE] can [insert policy priority] to make sure every child in our communities has the health coverage they need.
 - [Share a personal story of an immigrant family]
 - [Share data that illustrates the benefits of taking action]
- We have a responsibility to care for children who count on us to do what's right.

Social Media Posts:

- All kids need #healthcare – immigrant kids shouldn't have to wait.
- More kids with #healthcare means a stronger #[STATE]. Let's not wait to get immigrant kids covered.
- Kids count on us to do what's right – that includes #healthinsurance for immigrant kids.

Responding to Critics

This section provides suggested responses to tough questions we can anticipate advocates will face on health reform.

- *The new insurance options aren't affordable/accessible*

[NAME OF EXCHANGE] was designed to make it easier and more affordable for [STATE] families to get the high-quality health insurance they need to stay healthy and thrive.

There are a lot of new options in health coverage available to families and it make take some time to find the best solution. It's important to remember that the Affordable Care Act has already helped lower health insurance rates in [STATE] and we can expect rates to go down even more as the number of people with health coverage goes up.

- *The website/call center didn't work*

During the initial launch period, it's reasonable to expect some service disruptions due to the volume of first-time visitors exploring the new website/calling the call center. This is a good problem to have because the full potential of [EXCHANGE] and the positive impact on our families and communities will only happen if everyone gets the coverage they need.

- *The health insurance marketplace doesn't meet our state's needs*

[STATE] children and families will soon have more options for the affordable, high-quality health insurance they need to thrive. [NAME OF EXCHANGE] will still put insurance coverage within reach for as many as [NUMBER] families. Long-lasting reform and change always takes time. The next step we can take to do even better for children and families in [STATE] by [insert policy priority, e.g., exploring how we might build a partnership exchange, getting our IT systems to work with the federal exchange, etc.].

- *IT systems deficiencies*

This is a complicated time for health care. There are a lot of changes on the horizon as we all work to implement the Affordable Care Act. It's important to keep our eye on the ball as we troubleshoot new IT systems: we have a tremendous opportunity to make our health care system work better for children and their families by creating a seamless pathway to coverage.

During the initial launch period, there may be some hiccups as different IT systems connect with each other for the first time. It's important that we strive forward to create a clear path to coverage for children and their families. The good news is that it is well

within our technical capabilities to get this right – similar systems currently handle [EXAMPLE] and [EXAMPLE].

- *Costs will spike for young people*

Economics teaches us that choice and competition are always good for consumers. In addition, new proposals listing anticipated 2014 premium rates show that greater transparency and competition are keeping premium prices in check. Newly available subsidies will also make premiums and related health care costs even more affordable. While we are optimistic that the marketplace will benefit families, we do need to monitor premiums and encourage families to take advantage of new coverage options.

- *Young people will be forced to pay for coverage they don't need*

Even a healthy young adult can be one emergency room visit away from financial ruin. Comprehensive coverage provides economic security to young people and their families. It ensures that they can get access to health care when they need it without the fear of crippling medical bills.

- *Higher taxes/more debt*

If we're concerned about the amount of money [state] is spending on health care, the smart decision is to accept federal funds to cover uninsured parents. This will save [STATE] money it currently spends to treat uninsured people in our emergency rooms. [Share data from state economic study, if available]

- *Government will back out of its end of the bargain*

This is a red herring as the federal government fulfills its commitment on Social Security, Medicare and other critical elements of our national safety net every day. Public coverage programs work: the State Children's Health Insurance Program (CHIP), first enacted in 2007, has reduced the number of uninsured children by almost a third – even as uninsured rates among adults increased. The federal government's initial investment in CHIP was effective, helping states get programs off the ground and encourage state financial commitments.

- *Medicaid is broken*

As with any program funded through tax dollars, it's critical to ensure that Medicaid budgets are used effectively to provide critical medical treatment and preventive care to low-income families.

The good news is that Medicaid tax dollars are being used wisely. Medicaid has been proven to offer cost-effective coverage. Children covered through Medicaid are offered

comprehensive, affordable insurance at a cost lower than private insurance.

[If fraud/abuse is specifically called out:] Research shows that very few families enrolled in Medicaid abuse the system; providers are the ones responsible for Medicaid fraud.

[State] is taking steps to prevent provider fraud and save taxpayer dollars. [Search for other reforms by state on Pew's interactive tool: [Medicaid Anti-Fraud and Abuse Practices](#)]

- *Premium stacking and family glitch show that ACA doesn't work*

Health reform is a journey, not a destination, and there will be room for improvement. There are any number of elements of the Affordable Care Act that are already working well, like increasing young adult coverage, keeping insurance companies accountable for rate increases and requiring them to cover people with pre-existing conditions. We need to learn as much as we can about what works and what doesn't to make sure we get it right. We welcome the opportunity to work with [STATE LEADER] to find ways we can prevent children from being locked out of coverage.

- *States should be able to exercise a "private" option for expansion*

The purpose of the ACA was to rein in our country's health care spending while providing more high-quality and preventative care. Research shows that Medicaid delivers high-quality care at a lower cost than private plans. For example, according to the [Congressional Budget Office](#) a private plan on the exchange would cost \$9,000 for the services Medicaid would deliver for \$6,000 a year.