



*Where the Rubber Hits the Road:
Outreach and Enrollment*

GIH Conference
October 24, 2013

Consumer Mindset: Still the Same Story

- Consumers know very little. The uninsured and lower incomes know even less.
- Negative experiences frame expectations.
- Seeking health insurance is more of a journey than a one-time decision.
- Vast majority has low education and literacy levels.
- Skepticism runs very high.
- Consumer interest is driven by what they expect to pay.

Cost is the barrier:

Most people want insurance, but they can't afford it.
And if they can, the coverage might not be good.

The Message Framework

IT'S NEW

There is a new way to get health insurance that fits your needs and your budget.

HERE'S WHAT YOU GET

All insurance plans will have to cover doctor visits, hospitalizations, maternity care, emergency room care and prescriptions.

HELP IS HERE

Financial assistance will be available to help cover the cost of your premiums and some may qualify for low-cost or free plans. Experts will be available to answer questions – online, over the phone and in-person.

What About Affordability?

- How do we best convey value?
 - Highlight comprehensive plans and preventive care at no cost
 - Feature the fact that plans cover important services like doctor visits, hospitalizations, prescription medications, emergency room care, maternity care, and preventive care.
 - Take out-of-pocket costs head on. “You’ll never have to pay more than \$X,XXX in out-of-pocket per year.”
- A note about 18-34 year olds...
 - The fine is an effective motivator.
 - \$695 in two years

Stories Matter

My Coverage Story | Home x

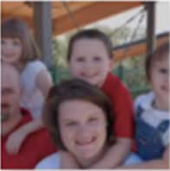
www.mycoveragestory.org

Apps Apple Yahoo! Google Maps Popular YouTube Wikipedia News Other Bookmarks

Why your story matters? | About Families USA

MY COVERAGE STORY:
Millions of Americans are enrolling in new health care coverage starting in October.


FILL OUT THIS BRIEF FORM > **TELL US YOUR STORY** < WE HAVE JUST A FEW QUESTIONS



CO

Wilkes Family


We are no longer worried about 'how long is this insurance going to last us'... we can keep [our son] covered and well.



MD

Diggs Family

Maybe they have lost their job, maybe it's a woman who needs health care for her children or herself... they would be able to find that health care available



NC

Lori H.

By making the pre-existing conditions not such an issue... it'll make it easier for me to obtain health care and that will increase my options

What's Really Important

- People are benefitting! More and more every day.
 - No one can be denied for a pre-existing condition.
 - No more annual and lifetime caps.
 - Costs are lower than critics predicted.
 - People are getting the coverage they need – and want.

Thanks.

alison.betty@gmmb.com