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INTRODUCTION
Since the launch of health insurance marketplaces in 2013, millions of Americans have enrolled in health insurance and we are beginning to see real progress in reducing the number of uninsured. When more Americans have quality, affordable health coverage, they can get access to health care when they need it and can be protected from financial ruin if they get sick.

While we’ve made tremendous progress, we still have more work to do. Looking ahead, the focus now turns to ensuring that those who have enrolled in marketplace plans understand how to renew their coverage and to reaching out to enroll the remaining uninsured.

This message guide is a resource for outreach and education efforts to enroll consumers in health insurance. Its contents are based on qualitative and quantitative research that the Robert Wood Johnson Foundation conducted this year with the uninsured and with those enrolled in qualified health plans (QHPs). Throughout this guide, you will find strategies and tools informed by this research that are designed to complement your ongoing work to ensure everyone has the coverage they need and deserve.

THE RESEARCH
In the spring and summer of 2015, the Robert Wood Johnson Foundation commissioned PerryUndem Research/Communication and GMMB to conduct two national studies aimed at understanding the motivations and barriers to enrolling—and staying enrolled—in health insurance through state and federal marketplaces. The first study was conducted with adults who were uninsured after the second open enrollment period and consisted of one-on-one interviews, focus groups and a national survey. The second study was conducted with adults who had purchased a qualified health plan through the marketplace during either the first or second open enrollment period, and included some individuals who had since dropped their plan. This study consisted of focus groups and a national survey. Both studies dove deep with consumers—getting a sense of their lives and optimism for the future, and uncovering their feelings about enrolling in health insurance.

Methodology

Uninsured Study
- Total N = 1,270 uninsured individuals
- 18 to 64 years old
- Conducted in English and Spanish

Enrollee Study
- Total N = 1,012 adults
  - N = 831 adults who are currently enrolled in a marketplace QHP
  - N = 181 adults who were formerly enrolled in a marketplace QHP but now have other coverage or are uninsured
- 18 to 64 years old
- Conducted in English and Spanish
UNINSURED
Most of the uninsured value health insurance and believe it’s important to have. They seem to break down into two groups—those who have looked for health insurance and those who have not. For those who have looked, they make informed, calculated decisions about whether or not to get coverage, and the main reason they don’t have insurance is the cost. Those who haven’t looked are less aware of their options.

Cost remains the main barrier to insurance, but many of the uninsured are unaware of the financial help available to lower the cost of insurance. Nearly 60 percent of the uninsured who say they can’t afford health insurance do not understand or have not heard about the tax credit. It’s also important to keep in mind, both for messaging and outreach purposes, that millions of the uninsured remain in the “coverage gap” as they live in states that have not expanded Medicaid.

While they are cautiously optimistic about the future, many of the uninsured are experiencing some transition in their lives such as fluctuating income, new job situations, a move or other events. These changes are what they are focused on day-to-day, and health insurance remains on the “back burner.” Health insurance is something many are putting off until life feels more stable.

ENROLLEES
For those enrolled in a marketplace plan, having health insurance is very important. They value it, prioritize it, make different trade-offs in their lives to afford it and seem determined to stay insured. This belief that health insurance is a necessity sets them apart from the uninsured.

Although most enrollees intend to renew their plan, they are sensitive to cost. Even though they’re willing to stretch to afford health insurance, premium amounts weigh heavily in their decisions, particularly because some already find it difficult to pay them. Increases in premium amounts may cause them to drop their coverage, but they also understand that health plans and costs may change from year to year and plan to go back to the marketplace to make sure they still have the right plan for them.

While most enrollees are using their insurance and are generally satisfied with their marketplace plans, many admit they still have questions. They’d like more information on how their plan works and look to the marketplace as the best source for this information.
INSIGHTS FOR REACHING THE UNINSURED & ENROLLED

Open enrollment presents unique challenges and opportunities. We’ve come a long way—from educating people about the health insurance marketplace, to making sure those we worked so hard to enroll renew their coverage. The remaining uninsured may be harder to reach and harder to move to enroll. But, we know that most value and want health insurance, and are missing important information around the tax credit.

Drill down to where the uninsured are.
Many of the uninsured report working for small employers and within five main sectors: retail, construction, food/accommodation, manufacturing and health care/social service. In addition, many have experience interacting with a range of safety net services, health clinics and unemployment and food stamp offices. These locations present an opportunity to reach this audience and are good places to prioritize outreach.

Go beyond demographics to reach the remaining uninsured.
It’s no longer enough to target by demographics alone. As the pool of uninsured continues to get smaller, it remains very diverse. It is increasingly necessary to understand their behaviors and, most importantly, their personal experiences with insurance.

Ensure enrollees know when and how to compare and renew their plans.
The majority of current enrollees want to compare plans during open enrollment to make sure they’re making the best choice for them. Tools, resources and one-on-one assistance that can help them make these comparisons will be important.

Continue to talk about—and raise awareness of—the tax credit.
The tax credit is the main reason why current enrollees say they are likely to stay with marketplace coverage for the next year. It is a significant attraction for individuals to sign up through the marketplace. It’s important to educate all consumers—current and potential—on the tax credit to help them understand how it can help lower the cost of health insurance.

Be accessible.
Offer trained customer support options in-person and via telephone that recognize and respond to common consumer questions and complex family situations. Consider retraining outreach staff to better support these conversations and understand the changing circumstances of these individuals.
MESSAGES THAT RESONATE
The following themes resonate across both the uninsured and enrolled audiences.

**Protects you from the unexpected.** The notion that health insurance protects against big medical bills and the unexpected continues to resonate with both those who have insurance and those who do not. This message simply reminds them of the value of health insurance and that you never know when you might need it. The idea of protecting their families from financial hardship was especially compelling for parents.

**Financial help is available.** Affordability remains the top barrier to enrollment for the uninsured, and many are still unaware or confused by tax credits. Be very clear about eligibility thresholds so that people can understand them in their own financial context. Consider providing more examples of tax credit eligibility on websites and in materials.

For enrollees, the tax credit is the main reason they would go back to the marketplace. Make sure they know how their tax credit factors into any premiums, especially if there are increases, to help them lower the cost of health insurance.

**The increasing fine.** More than 25 percent of the uninsured said they were motivated to look for coverage when they were told about the increasing fine for not having health insurance. And 26 percent of QHP enrollees said the fine was a motivator to getting health insurance.

Tone is important when talking about the fine. Information about the cost of the fine stated in a matter of fact, straightforward way is the most effective. Consumers will use this to inform their cost calculation.

**Get one-on-one help.** Consumers want someone to help them understand their options, compare plans and guide them through the enrollment process. It's important to note that those uninsured who have looked into the marketplace may have had an experience with one-on-one assistance that they didn’t feel was helpful, so don’t overpromise on the “expert” quality of assistance. In addition to enrollment assistance, enrollees are looking for information on how to make the right choice for them as they renew their plans, as well as how to use their insurance.

**The marketplace has new plans, prices.** Reminding consumers that there are annual changes to plan offerings and prices encourages them to go to the marketplace to see if there are new options for them. This gives individuals who looked during the previous open enrollment period a reason to go back and helps reinforce the concept of checking out your plan options every year.

**MESSAGE GUIDANCE**

Don’t Forget the Deadlines!
Let consumers know when they need to enroll to have coverage starting January 1. Give them plenty of notice—and even a countdown—to the final deadline for open enrollment.
HAVING A CONVERSATION WITH THE UNINSURED

Many of the uninsured are experiencing some kind of transition that keeps health insurance on the “back burner”—something they can’t quite get to yet. They’re weighing costs and priorities, and deciding they will get coverage when they are more financially stable. In the meantime, they are confident they can get care when needed.

Engage in a dialogue. Let’s listen more than we talk. There are real barriers to enrollment that we must acknowledge. Recognize where people are in their lives and have a conversation that reflects their experiences. They need information that’s real and relevant for them and their situation.

HELP WITH THE MATH

People are making informed, calculated decisions about whether or not to get coverage. They’ve visited the marketplace, have looked at their options and have seen a price tag that they don’t think they can stretch to pay. But many do not know about financial help, or if they do, are not clear on how the tax credit works.

Give consumers detailed information to inform their cost/benefit analyses. Concrete examples of how the tax credit works are important—make sure they see premiums that reflect their tax credit whenever possible, as well as how co-pays and deductibles impact out-of-pocket costs for prescription drugs and health care services.

QUICK TIPS FOR OUTREACH

Recognize Changes in Their Lives:
- Moving
- Job loss or change
- Fluctuating income
- Relationship changes
- Loss of family member
- Paying off debt

A Conversation:
- How are things going for you these days?
- What are you juggling?
- What’s your experience with health insurance?
- How’s your health? Are you getting the care you need?
- Are you worried about anything in particular?
- What are you working towards?

I Hear You! Did You Know…
- Coverage protects you from the unexpected. Accidents happen and medical bills can add up, but insurance protects you and your family.
- Highlight how health insurance helps, not just what it guards against. Maybe you’re getting older and need that check-up.
- The marketplace has new plans, prices. Plans change every year and rates go up and down, so check out your options.
- One-on-one help is available, but don’t overpromise.

A Conversation:
- What’s your experience with health insurance?
- Have you looked at plans on the marketplace before?
- What’s your budget like?

I Hear You! Did You Know…
- Financial help is available to help pay for the cost of insurance, usually through a tax credit that lowers your monthly premium.
- Health plans change every year and rates go up and down, so even if you’ve looked before, check out your options again to see if there’s something right for you and your family.
- If you don’t have health insurance, you will likely have to pay a fine at tax time. This year, the fine is $695 per person or up to 2.5 percent of your income, whichever is higher.
BE A STRAIGHT SHOOTER
The remaining uninsured are more skeptical, often as a result of personal experiences. They may have looked for a plan or had an experience that turned them off the enrollment process. Don’t overpromise and stay away from “sales-y” language.

Just the facts, please! People want and need straightforward information, particularly about tax credits, the fine and special enrollment periods/life changes.

Maybe a Little Less…
- There are affordable plans available.
- You may qualify for financial help.
- There’s “expert” help available to find the right plan.
- Qualifying life events allow you to enroll during the special enrollment period.

And a Little More…
- We can look for something that fits with your budget.
- If you make $X/year, you likely qualify for a tax credit that reduces the cost of your monthly premium.
- Trained in-person assisters can help you through the enrollment process.
- If you get married or divorced, have a child, lose a job, move states or go through other big life changes, you can likely sign up for insurance at that time and not have to wait for open enrollment.

RESPECT THE CHOICE
This is not about telling them what they should do, but understanding why they’re doing it. In the end, we don’t want to force coverage on people. Position the marketplace as a go-to resource for health insurance and stay available to support enrollment when they are ready.

Be direct, but respect decisions. Provide information on factors that may impact their decision to get coverage, such as the increasing fine, but stay away from shaming consumers for not having health insurance or not following the law. This is ultimately their personal decision.

Thanks for Talking With Me Today:
- Remind consumers about the open enrollment timeframe and life events that qualify for the special enrollment period.
- Remind consumers that plans change every year—be sure to check back!
- Check in on coverage for kids or other family members.
- Remind them about one-on-one help to enroll.
CONNECTION WITH CONSUMERS

Highlighting in-person help.
Looking to #GetCovered, but have questions about prices, plans and everything in between? Find someone to help walk you through it. Check out https://localhelp.healthcare.gov/[OR STATE LINK] to find enrollment assistance near you.

Looking to #GetCovered? In-person help is available! Check out https://localhelp.healthcare.gov/[OR STATE LINK] to find enrollment assistance near you.

Protects from the unexpected.
An accident or injury can happen any day. When it does, the last thing you should worry about is how to pay for your health care. Find a health insurance plan that keeps you covered, no matter what life throws at you.

You can’t predict the future—but you can make sure you’re covered for it. Enroll today to protect yourself from the unexpected.

New plans & prices.
Did you know insurance plans and premiums change every year? And you could get a tax credit to help you afford your plan. Check out your options today. [INSERT MARKETPLACE LINK]

When it comes to your health, it pays to shop: insurance plans and premiums change every year. Check out your options today: [INSERT MARKETPLACE LINK]

Financial help.
Last year, millions of Americans got financial help to lower the cost of health insurance. You could too. A single person earning $47,080 or less, or a family of four earning $97,000 or less can qualify. Check out your options today: [INSERT MARKETPLACE LINK]

Last year, millions of people got financial help to lower the cost of health plans. Make sure you get the help you qualify for in 2016.

The fine.
This year, the fine for not having health insurance goes up to $695 per person or up to 2.5% of your income, whichever is higher. Luckily, there are affordable plans available now. #GetCovered today to avoid a fine at tax time.

The fine for not having health insurance is increasing to $695 per person or up to 2.5% of income. #GetCovered to avoid a fine at tax time.
Deadline messaging.

*For January 1 coverage*

Want to get a head start on healthy New Year’s resolutions? Sign up for health coverage by December 15 to #GetCovered by January 1. Visit [INSERT MARKETPLACE LINK] to learn more.

Sign up for a health plan by Dec 15 to ring in the New Year right—with coverage starting on Jan 1. Visit [INSERT MARKETPLACE LINK]

*For 2016 coverage*

You can still sign up for a health plan for 2016—but time is running out! Find out how to enroll by January 31 at [INSERT MARKETPLACE LINK].

Time is running out! If you need to #GetCovered for 2016, visit [INSERT MARKETPLACE LINK] before Jan 31.

Health literacy.

Do you have questions on how health insurance works? Visit [INSERT MARKETPLACE LINK] to find answers.

Confused about health insurance? Visit [INSERT MARKETPLACE LINK] for FAQs, tools and resources on how to get and use a plan.