



Responding to Insurance Rates

With all eyes on the October 1st enrollment launch, we know advocates are balancing numerous objectives when it comes to implementation of the Affordable Care Act. One of the major goals is affordability – an issue greatly affected by a state’s processes for **Reviewing Premium Rates**. All consumers, including those utilizing plans in the Exchange as well as those with employer-sponsored private insurance, must be able to afford health insurance plans that meet their needs and budget. Furthermore, the processes in which rates are filed, and changed, should be transparent, providing consumers with all of the information they need to make informed choices.

Fortunately, the Affordable Care Act creates tools to hold insurers accountable for premium increases, and to ensure that prices on newly filed rates are fair. Several state consumer health advocacy organizations around the country have already launched successful campaigns to help shine a light on premium increases, pairing strategic messaging, media tools, and grassroots efforts to keep costs fair for consumers.

To support advocacy campaigns to strengthen Review of Premium Rates, Community Catalyst has created this toolkit with the following resources:

Advocacy Materials

- An easy-to-read fact sheet on [‘Rate review – What is it and why does it matter?’](#)
- A bigger-picture [‘Choose Your Own Rate Review Adventure’ campaign tool](#) to help identify what type of effort matches your organization’s resources
- A detailed [‘Launching Your Rate Review Campaign: Strategies, Opportunities, and Outcomes’](#) to provide examples of different advocacy efforts for your campaign
- Directions on [‘Finding Information on Rate Filings and Determinations in Your State’](#) and navigating the federal rate review website

Communication Materials

- [A template for a press release about rate review](#)
- [A template for an op-ed about rate review](#)
- [A pitch note to accompany the op-ed](#)
- [A template for a Letter to the Editor about rate review](#)
- [Some sample social media tweets and Facebook posts](#)