To: Consumer Voices for Coverage (CVC) grantees and partners

Fr: Spitfire Strategies

Da: July 9, 2013

Re: Enrollment message platform

Spitfire developed the following message platform to help CVC grantees and their partners communicate about the benefits and opportunities of the upcoming exchange open enrollment in their states.

This message platform provides an overarching messaging for advocates to talk about enrollment. Moving forward, the goal is for all communications to be consistent in support of this message. However, it is important to note that a message platform does not need to be cast in stone or memorized. Rather, the core concepts and language should serve as a guide for advocates and messengers to embrace as they communicate about open enrollment.

Suggested proof points are listed under several of the primary messages. They are intended to provide additional support for the key messages and should be included to the extent they are helpful and when time allows. The message platform also provides the foundation for audience-specific messages. Your coaches are available to work with you to tailor this platform to the needs of your state.

The message platform has four main points.

* **The Need:** This message point explains a problem or need that currently exists – the need you work to meet.
* **What We Are Doing:** This message point delineates what you are doing to address the need or problem.
* **How We Do It:** This message point describes how you are working to address the need or problem, with specific actions or steps taken.
* **Vision:** This message point explains the end result of what the efforts will accomplish and how the need will ultimately be met.

**Message Platform**

**The Need:**

In just a few months, nearly 26 million Americans will be eligible for subsidized health insurance for the first time, but almost two-thirds have no idea how their new coverage options will work. Right now, [NUMBER] of people in [STATE] have few or no options when it comes to choosing an affordable, high-quality plan that covers their families’ health care needs.

**What we are doing:**

That will change this October 1 when [STATE]’s health insurance marketplace, [NAME OF STATE MARKETPLACE] will start open enrollment. [STATE]ians can find out about the health insurance options available to them and financial assistance to help pay for it. This is also where [STATE]ians can enroll in a health insurance plan and Medicaid.

* The health care law provides tax credits and other assistance to help people pay for their premiums.
* All health plans in [NAME OF MARKETPLACE] must cover maternity care, prescriptions, doctor visits, hospitalizations and emergency room care.
* Plans in [NAME OF MARKETPLACE] will also have to explain costs and coverage options in clear, simple language without misleading fine print.
* Insurance companies will no longer be able to deny you or your family coverage because of a pre-existing condition.
* Out-of-pocket health care costs for individuals and families will be capped, protecting consumers from runaway costs and making it easier to plan for health care expenditures.
* Less expensive plans will be available to young people. Young adults are already allowed to stay on their parents’ plan until they are 26.
* Health coverage will be more affordable than it is currently for older adults and those who are sick.
* The [NAME OF MARKETPLACE] will also help you determine if your income makes you eligible for Medicaid and, if so, will help you enroll in the program.
* With any new system, there are some growing pains. But just as with the Children’s Health Insurance Program and the Medicare prescription drug benefit, more people will benefit from the new system.
* [When possible, insert local personal stories of people who were positively impacted by CHIP for Medicare Part D.]

**How We Are Doing It:**

Choosing a health plan will be easier than ever before – [STATE] will have a website for the exchange, where you can compare your plan options and is recruiting people in your communities, called Navigators, who will be trained to help you figure out the financial help available to you and enroll in the plan that’s best for you.

* The website will allow you to compare benefits, quality and prices of several private insurance plans.
* The site will also help you determine if you’re eligible for Medicaid benefits by screening you for income eligibility.
* Navigators will be available to assist you in whatever way is most convenient for you – in – person or over the phone.
* You can also talk to Navigators or use the website to find out if you qualify for Medicaid.
* *[If your state is expanding Medicaid]* [NUMBER] more working families in [STATE] will be able to take advantage of new opportunities to be covered under Medicaid.
* *[If your state is not expanding Medicaid]* [NUMBER] more working families in [STATE] could access new coverage if our state took advantage of new funding available for Medicaid.
* [When possible, insert personal stories of people who will be Navigators, highlighting their experience working in the community and knowledge of the exchange and health care law.]

**Vision:**

Your coverage only gets better from here – as of January 2014, you won’t have to worry about risking your family’s financial well-being to pay for healthcare, or your insurance company denying coverage for a pre-existing condition or cutting off coverage because you needed health care that year. And your family will have access to low-cost health plans that will give you better, more comprehensive care.