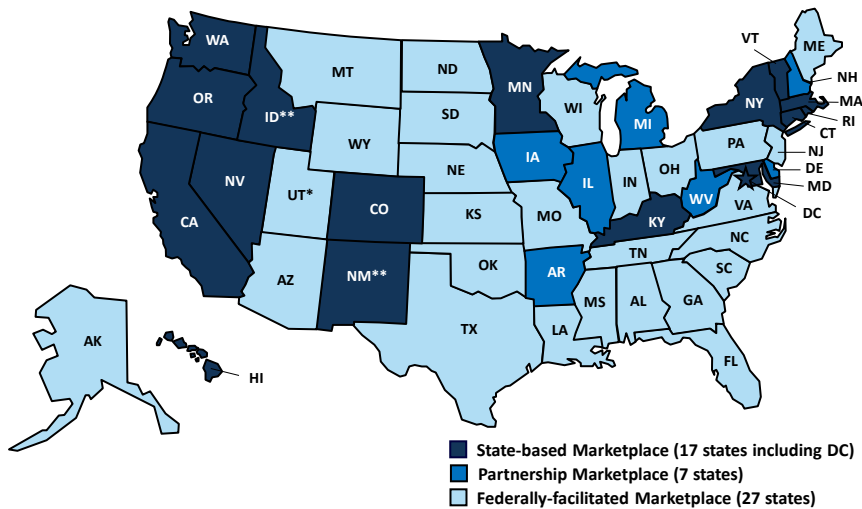


Preparing for Outreach and Enrollment under the Affordable Care Act: Lessons from the States

Getting into Gear for 2014

Figure 1

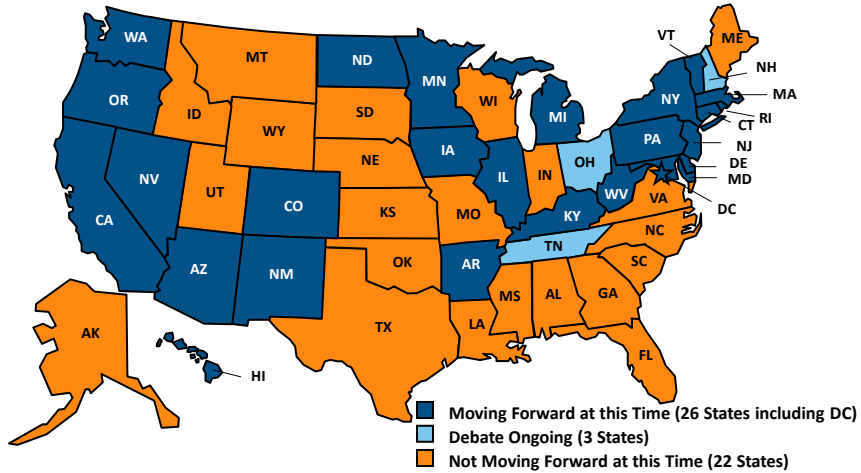
State Decisions for Creating Health Insurance Marketplaces



* In Utah, the federal government will operate the individual exchange while the state will run the SHOP exchange.
 ** Idaho and New Mexico received approval to operate state-based marketplaces; however, due to time constraints, the states will rely on the federal government for the IT infrastructure, but will perform most other functions.

Figure 2

Current Status of State Medicaid Expansion Decisions, as of September 16, 2013



SOURCES: Based on KCMU analysis of recent news reports, executive activity and legislative activity in states. Data reported here are as of September 16, 2013



Figure 3

The ACA Transforms the Marketplace and Medicaid Enrollment Experience for Individuals

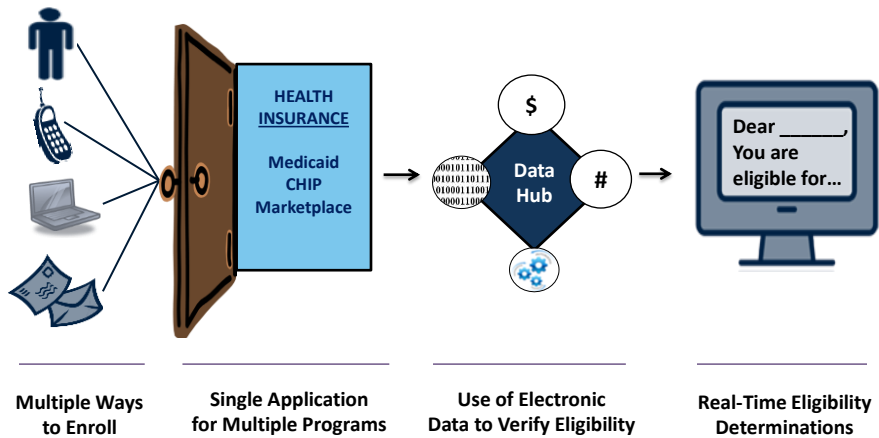


Figure 4

Insights from Three States: Project Overview

- **Gain insight into preparations for outreach and enrollment in the ACA coverage expansions in Maryland, Nevada, and Oregon, which have all**
 - Established a State-Based Marketplace
 - Decided to move forward with the Medicaid expansion
 - Emerged as among the states leading the way in preparing for outreach and enrollment
- **Based on interviews with a broad range of stakeholders**
 - State officials, Marketplace officials, Navigators and other assisters, community-based organizations, insurance brokers, providers, consumer advocates
 - Conducted in July 2013 with Perry Udem Research and Communication
- **Findings highlight challenges encountered, successes achieved, and key lessons learned to help inform efforts moving forward**



Figure 5

Key Findings from MD, NV, and OR: Establishing Marketplaces and Preparing for the Medicaid Expansion

- **Establishing Marketplaces**
 - All three states moved quickly to establish a State-based Marketplace
 - Marketplaces structured as quasi-governmental organizations or “public corporations”
- **Preparing for the Medicaid Expansion**
 - Scope of the expansion will vary across the three states; MD and OR have existing expansions
 - OR and NV hiring additional eligibility workers
 - All three states training eligibility staff and focused on culture change
- **Implementing New Eligibility and Enrollment Systems**
 - OR and NV building a single system; NV linking together several systems
 - Building systems has been significantly challenging
 - System capabilities limited by timeframe to complete
 - States have established contingency plans and resources to troubleshoot problems
 - System capabilities will be improved and enhanced over time

“[We] described the health care reform landscape a year and a half ago or so as the rolling landscape with a giant mountain and the giant mountain was IT... That mountain is even bigger than we thought.”
– Maryland advocate



Figure 6

Key Findings from MD, NV, and OR: Marketing Campaigns

- Conducted extensive consumer research to inform the Marketplace branding and marketing campaigns.
- Plan to conduct television, radio, print, and social media campaigns to raise awareness about Marketplaces and encourage people to enroll.
- Media campaigns primarily focused on population eligible for Marketplaces.
- Each state varies in its approaches and messages.
 - **Oregon:** First phase light-hearted and humorous, focused on being memorable
 - **Maryland:** Emphasizes the potential benefits for consumers of gaining health coverage and availability of free or low-cost coverage if they qualify
 - **Nevada:** More serious, fact-based approach; specifically mentions requirement to obtain health insurance and tax penalty for not obtaining coverage



Figure 7

Key Findings from MD, NV, and OR: Marketing Campaigns



Figure 8

Key Findings from MD, NV, and OR: Outreach and Enrollment Assistance

- **All three states adopted a regional approach for their consumer assistance programs.**
 - Number of Navigators and assisters varies across the three states, as do training requirements
 - Wide array of organizations with close ties to their local communities will be serving as Navigators and assisters
 - Navigators and assisters will have a broad focus on reaching individuals eligible for both the Marketplaces and Medicaid
 - Insurance brokers will also play a role
- **Several targeted outreach and enrollment were identified across the three states.**
 - Utilizing existing data to facilitate or automate enrollment
 - Reaching out to uninsured parents of children in Medicaid and CHIP
 - Targeted outreach to communities of color and those with limited English proficiency
 - Working with tribes to reach American Indians
 - Reaching out through the faith community

“We have stolen a lot of what...has been done in the past to do outreach..., including things like a school flyer, which we’re having in every backpack in every public school going out in August...Things like that that we’re literally going oh, you’ve done that and it worked, let’s take it and keep moving it forward.”
– Oregon state official



Figure 9

Key Findings from MD, NV, and OR: Political Leadership and Stakeholder Collaboration

- **Close, collaborative working relationships among state agencies has been key for successful preparations**
- **Support from governors and state legislatures has been important for moving efforts forward and spurring collaboration**
- **All three states invested early on in gaining stakeholder input**
- **The three states all described a positive relationship with their federal partners, but noted that lack of final regulations has been an implementation challenge**

“We, early on, did a lot of stakeholder work groups...They’ve been partners at the table, ever since. I think that has been the key, just keeping everybody engaged and involved and getting a lot of feedback from folks.”
– Maryland Marketplace official

“We bring a lot of people together to have the conversation so when change happens people aren’t as surprised by it.”
– Oregon state official

“What enabled us to get where we are is forethought of the governor to set up the State-Based Exchange. In June 2011, the law was passed in the legislative session. By setting that up early and getting everything passed, putting a board in place and moving forward...that is what has enabled us to get where we are at this point in time.”
– Nevada Marketplace official



Figure 10

Looking Ahead

- States committed to moving forward have achieved significant progress in preparing for the expansions.
- Strong political leadership and close collaborative relationships among agencies and stakeholders are key components of success.
- Creativity, adaptability, and a willingness to continue to improve over time have facilitated progress forward.
- Open enrollment begins on October 1st, but enrollment will be a long-term effort.
- Systems and consumer experiences will continue to improve over time.
- Marketing campaigns will help educate and raise awareness, but targeted outreach and direct one-on-one assistance will be key for enrollment.
- Enrollment will be an on-the-ground neighborhood-to-neighborhood, door-to-door effort.

