Medicaid Expansion in Virginia

Insights from Eligible, Uninsured Adults in the Coverage Gap
9 Key Insights

1. There is a strong interest in enrolling in Medicaid. Almost all say they will apply.

2. Most are unaware that Virginia may expand Medicaid. They have not been following the debate.

3. Many fear “rejection” if they apply. They have unsuccessfully tried to get Medicaid and/or Marketplace coverage in the past.
Cost has been the main barrier to coverage. Also, working in jobs/for employers that don’t offer coverage has been a challenge.

Most have been putting off getting health care services, paying out of pocket at a clinic when sick, or going to ERs when they become seriously ill.

They want to apply for Medicaid because they feel insecure, financially vulnerable, and unhealthy without coverage. After hearing that Medicaid expansion is possible, most feel they might qualify.
These Virginians want to know that something has changed and that they may now qualify -- even if they have been turned down before. Otherwise, many may assume they will not qualify.

They like the name “Cover Virginia” and prefer it to other options including “Medicaid.”

When announcing the expansion, they want to hear:
- The rules have changed.
- That it is low-cost or free health coverage.
- Examples of services that are covered (e.g., prescriptions, doctor visits, hospitalizations.
- A website and telephone number they can call.
Life is hard for Virginians in the coverage gap

- Many are falling behind in bills.
- Most have substantial medical debt – a number have more than $10,000 in unpaid medical bills.
- The majority say they feel under intense stress and are frequently anxious.
- Some say they are depressed, sad, unmotivated, overwhelmed.
- Others are determined not to get down – they say they just shrug off life’s daily struggles and do the best they can.
- Many have made sacrifices to stretch their paychecks – given up cars, cable TV, going out, dental visits, medications, living with family/roommates, and put off car repairs.
- They are working hard but feel they are not getting ahead. The economic recovery has not reached these Virginians.
They are workers who either don’t get offered insurance or cannot afford it when it’s offered.

- Many work in industries that don’t usually offer insurance.
- A few had to leave their jobs to care for a sick family member.
- Many are going to work with unmanaged health conditions.
- These workers feel a strong sense of unfairness.
- Some are hoping the next job will offer insurance.
What it feels like to be uninsured…

- Many used to have insurance through a job
- A few had Medicaid previously when they were pregnant or under 18.
- For most, being uninsured is a recent thing.
- Many have been looking for coverage. A number went to Healthcare.gov.
- Most say that Medicaid is not an option for them in Virginia. They see themselves as “caught in the middle.”

- But they all want health coverage.
They know little about Medicaid.

- Only a few have been enrolled in Medicaid in the past.
- Some assume it is lower-quality care.
- Many do not think Medicaid is for working people.
- Most don’t know if they have a choice of private health plans, if many specialists participate in Medicaid, what services are covered, if there are any costs with the program, etc.

There is a chance to educate them. They feel that Medicaid should be for people like them.
If you work in retail, construction, childcare, landscaping or food service or any job that doesn’t offer health insurance, there are new options to get low-cost or free health insurance in Virginia. The rules have changed and now, more Virginians can get low-cost, quality health insurance that covers preventive care, doctor visits, prescriptions, hospitalizations, mental health care and more. You can choose from one of six private plans. Health insurance protects you when the unexpected happens. Get covered today. Go to www.coverVA.org to learn more.

They like this list of services they can get through Medicaid. Recall, they know little about the program or what services are covered. This is a big positive for them.

Many suggest adding the phone number too. The individuals from rural areas said not everyone has access to the Internet… so the phone number is important.

“The rules have changed” is important language to include. This makes it clear that some big change has happened… and gives hope.

Most liked these examples of industries/jobs that often don’t offer insurance. It showed the expansion was for working people.

“Low cost” is the best phrase to use to describe the costs of the program – it makes most think they can afford it. If there are examples of costs you can give, maybe do that. If some will be able to get free care, then say “low cost or free.”

Many like the health plans listed – it suggests they will get quality health care delivered through private health plans. Also, using the word “quality” in the sentence above was effective.

9.7 Average rating on a 1-10 scale *only tested in Roanoke

Best Testing Message
“There is a new low-cost health coverage option available to Virginians. You can now be covered for doctor visits, hospitalizations, prescriptions and more. Single adults earning up to $16,750 and a family of three earning up to $28,677 can qualify. Go to www.coverva.org or call 1-855-242-8282 today to see if you qualify.”
After messaging, almost all say they plan to apply for the Medicaid expansion.

“I’ve paid my taxes and deserve to get this”
“It will allow me to pay my other bills”
“I can get my medications”

“I need coverage”
“This makes me believe I can get it”
“I want prevention”
Challenges to overcome

- A few said they are unmotivated and might procrastinate.
- A complex or long application could discourage them.
- Some haven’t filed taxes in years & worry they would need to show tax returns.
- Many have applied for Medicaid or the ACA before and been turned down.
- Many have never qualified for government assistance before.
- Most have not heard anything about the Medicaid expansion in Virginia.
- Some fear it will be poor quality.

Many like the idea of an “income grid” available on the Cover Virginia website that could quickly let them know if they are likely to qualify.
“Cover Virginia”

- Everyone in the focus groups agreed on naming.
- “Medicaid” has stigma for some.
- Only a few individuals in the focus groups had heard of “Cover Virginia” or visited www.coverVA.org previously.
- For most, “Cover Virginia” sounds like a new program that could be for working people.
If you work in retail, construction, childcare, landscaping, food service or other jobs that don’t offer health insurance, there are new options to get low-cost or free health insurance in Virginia.

You can get preventive care, doctor visits, prescriptions, hospitalizations, mental health care, and other services.

Health coverage protects you from unexpected medical bills.

You can enroll in one of six private health plans.
Outreach + Messengers

The best ways to reach these Virginians with information about enrolling in the Medicaid expansion are:

- Radio ads
- Billboards on the highway
- Bus ads
- Social media/Facebook banner ads
- Word of mouth… all say they would pass the information on to friends who are uninsured
- Doctor offices, clinics, hospitals
- Through their phone… texts, emails, alerts
- Retail outlets… pharmacies, grocery stores

The best messengers are:

- Governor Ralph Northam
- Virginia Secretary of Health and Human Resources
- Virginia Hospital and Healthcare Association
- Doctors and nurses
- Employers
- Working individuals like them
“What About You?”
You know how to take care of business. Who’s taking care of you?

The rules around Medicaid have changed. Learn more today.
What About You?

Digital Banner 300x600
What About You?
Digital Banner 300x250
What About You?

Digital Banner 300x250
What About You?

Social Options
What About You?

Poster

The rules around Medicaid have changed. More Virginians now qualify for low-cost or no-cost health insurance.

Who can enroll?
- Virginia residents ages 19-64
- Not already enrolled in Medicaid
- Not eligible for Medicare
- Household income must be:
  - Below $6,734 for an individual
  - Below $14,638 for a family of four

Coverage includes:
- Doctor, hospital and emergency services
- Prescription drugs
- Preventive care
- Mental health and substance abuse treatment
- Laboratory and X-ray services
- Rehabilitative services and supplies
- Maternity and newborn care
- Vision care and more!

Visit CoverVA.org/expansion for more information.
What About You?

Palm Card

You know how to take care of business. Who's taking care of you?

CoverVA.org

The rules around Medicaid have changed. More Virginians now qualify for low-cost or no-cost health insurance.
Announcer is a woman in her 30s or 40s; warm, approachable, dependable. A trusted friend you can rely on for advice.

ANNCR: When it comes to taking care of your family and keeping up with work, you've got it covered. But if you don't have health insurance, who's covering you?

Medicaid covers doctor and hospital visits, prescription drugs, preventive care and more, all at a low cost or at no cost to you. And thanks to a recent change, more Virginians at more income levels now qualify.

If your family of four makes less than thirty-four thousand, five hundred dollars a year, or if you're an adult without kids making less than sixteen thousand, five hundred dollars a year, visit Cover VA dot org or call 555-555-5555 to find out if you're eligible for Medicaid and to get enrolled.

Even if you've applied before and been turned down, the rules have changed, so check again. Because to take care of others, you have to take care of yourself, too. That's Cover VA dot org or 555-555-5555.

Brought to you by the Commonwealth of Virginia.
Thank you.