



# Consumer Voices: What Motivates Families to Enroll in Coverage?

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Robert Wood Johnson Foundation  
GMMB  
Lake Research Partners



# Background

- Lake Research Partners conducted eight focus groups with low-income parents of uninsured children in July 2010 to understand views on enrollment in CHIP and Medicaid.
- This research was sponsored by the Robert Wood Johnson Foundation and we worked closely with GMMB in developing messages and analyzing findings.
- These results shed light into...
  - Views about coverage – particularly Medicaid and CHIP – in a recession;
  - Enrollment barriers for teens/adolescents;
  - Enrollment barriers for Latinos;
  - Opinions about ideas to streamline enrollment and renewal; and
  - Reactions to enrollment messages.



# Current Environment

- Families are struggling financially. Many have lost jobs. They are under extreme pressure.
- COBRA is too expensive. Many looked into buying insurance on their own and could not afford it.
- Many of the families had prior experience with Medicaid or CHIP, while some are newly uninsured.
- Health coverage for their children is a top priority – but putting food on the table, paying rent/mortgage, keeping ahead of bills, getting a new job...often seem more urgent.
- Many parents admit they delayed looking into CHIP or Medicaid even though they had heard about the programs – they were just too busy, dealing with other problems.



## Feelings about CHIP and Medicaid

- All knew the program names, most were familiar with the programs.
- One exception are those 200% FPL-300% FPL and newly uninsured – they knew less.
- All want their children enrolled. They are motivated.
- Motivations include...
  - being able to take their children to see a doctor when sick,
  - accessing prescriptions, preventive care, dentists
  - peace of mind, less worry about their children
  - avoiding large medical bills (many have medical debt currently)
  - getting ready for school – shots, check-ups, playing sports

# Barriers to Enrolling

- The enrollment process was by far the biggest barrier – not a lack of will of parents.
- Despite simplification, the process is still too burdensome.
- Parents who have tried but failed to enroll successfully are frustrated, have negative feelings about CHIP and Medicaid – they are giving up, not wanting to face it again.
- There is a lot of confusion about eligibility requirements for Medicaid and CHIP – this may have to do with joint applications. Some believe they cannot own a car and have their children qualify. They have been told this by workers.
- These enrollment problems may be state specific – in some states this might not be the top barrier.

## Enrollment Problems Parents Report

- difficulty accessing an enrollment worker to discuss their application
- long periods waiting on “hold” when phoning
- problems getting questions answered
- long, detailed joint applications that ask a lot of questions that do not seem pertinent
- online and mailed applications that get lost
- too much verification needed, particularly for parents that get paid in cash
- rude, unhelpful enrollment workers
- families who only want health coverage not being referred to simpler applications or CHIP offices
- do not know they can enroll online or by mail
- offices only open during working hours – parents cannot take time off
- not hearing back months later about the status of their application
- some do not know how to account for their fluctuating incomes and received little help from workers



# Barriers for Latino Parents

- Immigration is the big worry...
  - Many fear they will be asked their immigration status if they apply for their child.
  - One focus group talked about immigration “stings” outside of DSS offices.
  - They want reassurances – explicit language about immigration status in messages and ads for CHIP and Medicaid.
  - They need to be told that their immigration status does not matter – only their child’s.
- Some Latinos also say their employers and landlords are often unwilling to verify income or their housing situation. They cannot complete the application as a result.
- Literacy was a barrier for one family – completing forms is intimidating.
- More than half did not have a computer or Internet service at home – applying online does not seem like an option.

# Barriers for Parents of Teens

- Some acknowledge there is less urgency, more of a tendency to delay applying if the uninsured child is an adolescent or teen.
- Some say parents of teens are more relaxed, less anxious about a teen's health than when they were younger.
- When a teen is healthy and uninsured, there are low-cost and affordable options to get check ups (i.e., school based programs) to meet their infrequent health care needs.
- Many parents disagree and feel teens need health coverage.

## New Message Ideas for Parents of Teens:

- Teens can be sexually active – they need services like OBGYN visits.
- Teens drive – are liable to be in accidents – which could lead to large medical bills.
- Adolescents and teens who play sports in middle school and high school can get injured – which leads to large ER bills if no health coverage.
- Low-cost or free check ups at schools or community clinics are great for teens but they can still get hurt – you need coverage.

Parents were asked their opinions about automated enrollment and renewal processes – online applications, data sharing between programs to automatically enroll and renew children, using tax forms to identify and enroll eligible children, and text enrollment and renewal messages. Following is their feedback...

## Parents Want the Option to Apply Online

- Parents want choices in application methods even if they would not choose online.
- Many like the convenience of it, that they could apply in the evenings after work. The majority of parents in this study – with the exception of the Latino parents in LA – have access to a computer and the Internet and are comfortable completing forms online. The security/privacy of their information did not seem to be a barrier.
- A few parents had recently applied online. They found the applications simple, easy to understand. It only took 15-20 minutes.
- However, there are challenges...
  - Latino parents seem much less likely to use this option due to lack of access/familiarity with completing forms online, concerns their information will get lost, preference for interpersonal communication and assistance completing forms.
  - Many parents also fear their online applications will get lost. They do not feel confident when they press “submit” that it will actually make it to the program. They would like better tracking of applications and clearer communications (by phone is preferred) confirming their application was submitted and is being reviewed.
  - In some sites, the online application process is not promoted enough – parents are unaware that it is an option – caseworkers are not telling parents.



## Parents Support Data Sharing between Programs to Assist Enrollment and Renewal

- Most parents see data sharing between programs like food stamps and CHIP/Medicaid as practical and efficient. They consider these similar programs with similar applications (they require the same income and other personal information). They particularly like that this information could be shared to automatically enroll (i.e., Express Lane Eligibility) or renew their child in CHIP/Medicaid.
- Few parents have problems with their information being shared between “like” programs – they say that if they are applying or renewing with one program, then they have already provided their personal information and are okay with it being shared for a similar program.
- Likewise, for renewals they like the idea of information they provide in an application or renewal for another program to be shared with CHIP/Medicaid for the same reason – it removes the burden from them, it is efficient, and they are okay with their data being shared.

## Parents Want Control Over Their Tax Form Information

- Many parents do not like data sharing when it involves their tax forms. They feel that their tax forms can give the impression that their monthly incomes are higher than they are. They also worry that data sharing using their tax forms could cause them problems with federal or state government – perhaps cause them to be audited.
- However, they are more comfortable with the idea of a box they must check on their tax forms that empowers the state to use this information for eligibility and enrollment in CHIP or Medicaid. They want control over this information and who sees it.
- Even with an “opt-in” box at the top of tax forms it is clear many parents are still nervous about tax information being used to determine eligibility for CHIP or Medicaid.

## Parents Are Torn on Text Messages about Enrollment and Renewal in CHIP and Medicaid

- This idea was only tested in three focus groups but generally parents have mixed reactions...
  - Some feel it is an invasion of privacy – they do not want a state program sending them messages on their cell phone.
  - Others say texting costs more and assert that many adults do not have this option on their cell phones or even know how to text message.
  - Some parents say email reminders or notices are better than text messages.
  - Yet parents are unwilling to nix this idea altogether despite their unease with it. They therefore are supportive of CHIP and Medicaid programs offering text message reminders and notices relating to enrollment and renewal as long as parents are able to opt into it. They do not support the programs just sending them text messages unless they have approved it beforehand.

# Message Testing

## Most Effective Positioning Statement

Framing CHIP and Medicaid in economic terms works best. Parents are thinking about health care and coverage in financial terms currently – many have medical debt and a main reason they want to enroll their children is that these programs are affordable.

“In these tough economic times, **when so many people have lost their jobs** and families are struggling to make ends meet, CHIP and Medicaid can help you cover the cost of health care for your kids and teens. These programs provide **low-cost or free** health coverage for important health services such as **doctor visits, hospitalizations, check-ups, dental care, immunizations, mental health, prescriptions and more.** **If your situation has recently changed** and your child needs health insurance—even if it’s **temporary**—call 1(877) KIDS-NOW or go to <http://www.HealthCare.gov> to find out if they are now eligible.”

*\*Yellow highlighted words are those participants found very positive.*

# Message Testing

## Least Effective Positioning Statement

Framing CHIP and Medicaid in the context of health care reform does not work. Parents did not make the connection between health reform and these programs. They are not seeing health care reform as a reason to postpone enrolling in CHIP or Medicaid.

“New health care laws can now help millions more families get access to better health care. And while some of these new laws won’t go into effect for a few years, kids don’t have to wait. They can get covered now. If your kids are uninsured, call 1(877) KIDS-NOW or go to <http://www.HealthCare.gov> to find out if they are eligible right now for low-cost or free health coverage through All Kids CHIP and Medicaid.”

# Message Testing

## Top Tier Messages

Parents were asked to rate a list of reasons to enroll an uninsured child or teen in CHIP or Medicaid on a scale of 1 to 7. The messages below are top-rated:

- (CHIP/Medicaid) covers doctors visits, hospitalizations, prescriptions, dental and vision care, and other important health services. (Rating of 6.6 out of 7)
- (CHIP/Medicaid) offers low-cost or free health coverage. (6.3)
- School age children need check-ups and immunizations to attend school and play sports. (CHIP/Medicaid) makes this affordable. (6.3)
- A family of four can earn \$44,000/ \$66,000 a year and their uninsured children can still qualify. (6.1)
- In an economic downturn with record job losses, it's not easy to make ends meet. (CHIP/Medicaid) is affordable health coverage for your uninsured children. (6.0)

# Conclusions

CHIP and Medicaid are valued programs – parents want their children enrolled.

Awareness of the programs is generally high.

In the four sites, the enrollment process is the major barrier despite attempts at simplification in those locations. In practice, the process is still too hard. Work needs to be done to make the process easier, to improve customer service, to coordinate between programs, and to communicate better with applicant families.

Framing CHIP and Medicaid in an economic context is the most effective approach currently. Referencing tough economic times and that CHIP and Medicaid offer temporary help for families with uninsured children are effective ways to communicate about the programs.

In messages about CHIP and Medicaid, it is important to...

- list services that are covered,
- describe it as low cost or free health coverage,
- provide an income range for eligibility,
- explain how the program helps school age children get immunizations and check-ups to play sports,
- and tell how enrolling is easier than it used to be.

# Conclusions

Some audiences need specialized outreach and messages:

***Parents at 200%-300% FPL:*** Those parents at 200%-300% FPL and the newly uninsured (formally middle income) families know much less about the programs, do not know where to enroll, assume they cannot qualify, hesitate to enroll thinking their situation may improve.

***Latino Parents:*** These parents need to have immigration worries addressed in messages. Latinos may also need special help gathering paperwork needed for enrollment due to unhelpful employers and landlords.

***Parents of Adolescents and Teens:*** These parents need teens to be mentioned explicitly in messages (“children and teens”) and included in images for ads. There are potentially some new targeted messages for this audience that have to do with meeting teens’ special needs – OBGYN visits and coverage in case of accidents (since they drive) or sports injuries from playing on school teams.



# MESSAGE RECOMMENDATIONS



## Coverage For Kids – “Even If Its Temporary”

Parents, many of whom have never heard of CHIP/Medicaid or never applied for it, are seeking coverage for their families to help them get through tough economic times. The phrase “even if it’s temporary” works well with most parents of uninsured, who may be applying for or learning about the programs for the first time, see their situation as temporary and need CHIP/Medicaid to cover their kids until their situation improves.

- CHIP and Medicaid can help you cover the cost of health care for your kids and teens, **even if its temporary**.
- If your situation has recently changed and your child needs health insurance, call 1**(877)** KIDS-NOW or go to <http://www.InsureKidsNow.gov> to find out if they are now eligible.

# Families Are Making Hard Choices

Framing children's health care within the context of parents having to make hard choices still works extraordinarily well. It feels real and relevant. Emphasize that CHIP and Medicaid make it easier to take their kids to the doctor so their kids don't have to go without care, giving them one less thing to worry about.

- CHIP and Medicaid offer low-cost or free health care for kids so parent's **don't have to choose** between paying for groceries or paying for health coverage.

# Audience-specific Messages: Parents of Adolescents

When talking about CHIP/Medicaid, include “kids and teens.”

- Accidents happen, whether it’s from playing sports or just being a teen. And just one accident could lead to expensive medical bills, high out-of-pocket costs and even bankruptcy.
- Whether they are playing sports, learning to drive or just being a teen, they need coverage too.
- Kids and teens who play sports in middle school and high school can get injured which leads to large emergency room bills.



# Audience-specific Messages: Latino Parents

When communicating with Latino parents, address their concerns directly and explicitly.

- When you apply, only the citizenship status of your child is considered.
- You will not be asked to provide any documentation about your citizenship status. Only the citizenship status of your child is considered.
- Spanish-speaking operators are available at any time.
- Even if you have applied before, laws have changed and you should try again. The application process is easy and you can get assistance applying from a Spanish-speaking representative.



## Putting It All Together – Best Testing Message

In these **tough economic times**, when so many people have **lost their jobs** and families are struggling to make ends meet, CHIP and Medicaid can help you cover the cost of health care for your **kids and teens, even if it's temporary**.

These programs provide **low-cost or free** health coverage for important health services such as **doctor visits, hospitalizations, check-ups, dental and vision care, immunizations, prescriptions** and more. If your situation has **recently changed** and your child needs health insurance, call 1**(877)** KIDS-NOW or go to [www.InsureKidsNow.gov](http://www.InsureKidsNow.gov) to find out if they are now eligible.

# Message Recommendations:

## A Few Key Phrases and Concepts

- *Listing services:* CHIP and Medicaid cover important health services such as **doctor visits, hospitalizations, check-ups, dental and vision care, mental health, immunizations, prescriptions** and more.
- *Affordable coverage:* CHIP and Medicaid offer **low-cost or free** health coverage.
- *Ease of applying:* Applying for CHIP and Medicaid is **easier than it used to be**. You can apply online, by phone, or in person.
- *Income levels:* A family of four can earn **\$44,000 a year or more** and their uninsured children can still qualify for CHIP and Medicaid.
- *Teens:* School age children need check-ups and immunizations to **attend school and play sports**. CHIP and Medicaid makes this affordable.

# A Few Do's and Don'ts (Just our two cents...)

- Overall...
  - DO Keep It Simple
  - DO Tell Them What They Get
  - DON'T Overlook Newcomers
  - DON'T Talk About Health Care Reform (sorry!)
  - DON'T Focus on the Health Consequences of Health Insurance
  - DON'T Clutter Materials







THANKS!