Message guide to clearly communicate with Missourians about Medicaid expansion

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# About this guide

Missouri Foundation for Health created this guide to help enrollment assisters, health care professionals, community organizations, and advocates communicate about the expansion of Medicaid in Missouri. This guide:

* Gives a framework to build written, spoken, and digital communications that will motivate Missourians to apply for Medicaid
* Includes key messages to tailor your communication to your audience

To inform this guide, MFH partners carried out focus groups with uninsured Missourians who will likely qualify for expanded Medicaid. The focus groups identified barriers, motivators, and gaps in knowledge. See [Appendix 1](#_Appendix_1:_Key) for a summary of the key focus group findings.

# How can I motivate Missourians to apply for Medicaid when it expands?

To create a message that will resonate with your audience and motivate them to apply for Medicaid through MO HealthNet:

1. Start with “4 parts to include in your communication” (see below)
2. Add messages for each part using the table on pages 2-4. Include the core messages and choose supporting messages, as needed, to tailor your communication to your audience.

4 parts to include in your communication:

**2.** Address barriers of the cost of health insurance and belief they don’t qualify

**3.** Tap into motivations: health care services, access, and peace of mind

**4.** Offer help to understand insurance options and apply

**1.** Share new information about changing rules

\*All income references are based on the 2023 [federal poverty level](https://dssmanuals.mo.gov/wp-content/uploads/2019/03/MAGIappendix-a.pdf).

Messages to include in each part of your communication:

| Part | Core messages | Supporting messages |
| --- | --- | --- |
| 1. Share new information about changing rules | * Pravila su se promijenila. Missouri Medicaid se proširio kako bi obuhvatio više ljudi. Sada više odraslih osoba može dobiti jeftino ili besplatno zdravstveno osiguranje preko Missouri Medicaid-a (koji se zove MO HealthNet). | * Po prvi put više odraslih osoba ispunjava uslove za jeftino ili besplatno zdravstveno osiguranje preko MO HealthNet-a. To uključuje roditelje koji prethodno nisu ispunjavali uslove, kao i odrasle osobe bez djece. |
| 1. Address barriers of the cost of health insurance and belief they don’t qualify | * Besplatno ili jeftino zdravstveno osiguranje preko MO HealthNet-a čini da vam zdravstvena zaštita bude nadohvat ruke. Kad ste osigurani, ne morate birati između svog zdravlja i brige o porodici. Potrebnu njegu možete dobiti bez bankrotstva zbog računa za medicinske usluge. * Čak i ako ste već pokušali da dobijete Medicaid a niste se kvalificirali, provjerite ponovo. Pravila su se promijenila, a Medicaid preko MO HealthNet-a može biti opcija za vas. | * Sa zdravstvenim osiguranjem preko MO HealthNet-a, možete besplatno dobiti mnoge usluge preventivne njege. To uključuje skrining preglede raka, medicinske preglede i rutinsku vakcinaciju. |
| 1. Tap into motivations: health care services, access, and peace of mind | * Sa zdravstvenim osiguranjem preko MO HealthNet-a možete dobiti potrebnu njegu kad vam zatreba. MO HealthNet pokriva odlaske kod ljekara, godišnje fizikalne preglede, lijekove na recept i još mnogo toga. * Zdravstveno osiguranje preko MO HealthNet-a daje vam pristup važnoj zdravstvenoj zaštiti koja će vam pomoći da ozdravite i ostanete zdravi, od usluga mentalnog zdravlja do stomatološke njege i još mnogo toga. * Nesreće se događaju. Sa zdravstvenim osiguranjem preko MO HealthNet-a, možete biti spremni na neočekivano i možete biti bez brige da se nećete zadužiti zbog velikih računa za medicinske usluge. | * Jeste li zabrinuti za svoje zdravlje? Da li je prošlo dosta vremena od kako ste bili kod ljekara? Kada imate zdravstveno osiguranje, možete se brinuti o sebi i svojoj porodici. * Zdravstveno osiguranje preko MO HealthNet-a omogućuje vam pristup zdravstvenim radnicima, i to od kuće. Trenutno ste mogli vidjeti mnoge ljekare putem virtualnih, telezdravstvenih posjeta. * Kada živite od plate do plate, da biste se brinuli o sebi i svojoj porodici ne bi trebalo da brinete o troškovima zdravstvene zaštite. Zdravstveno osiguranje preko MO HealthNet-a štiti vas i vaše najmilije. * Kad ste bolesni ili ozlijeđeni, trebali biste se koncentrisati na to kako da ozdravite, a ne na to kako ćete plaćati zdravstvenu zaštitu. Kada imate zdravstveno osiguranje preko MO HealthNet-a, možete dobiti potrebnu njegu bez brige da ćete se zadužiti. * Slomljene kosti i nesreće mogu značiti skupe odlaske u hitnu pomoć i daljnju njegu. Sa zdravstvenim osiguranjem preko MO HealthNet-a, možete biti spremni na neočekivano. |
| 1. Offer help to understand insurance options and apply | * Možete dobiti besplatnu pomoć da biste razumjeli svoje opcije zdravstvenog osiguranja, uključujući Medicaid preko MO HealthNet-a. Nazovite 1-800-466-3213 ili posjetite CoverMissouri.org/help i pronađite obučenog stručnjaka u svojoj blizini. | * Želite li provjeriti da li ispunjavate uslove za Medicaid preko MO HealthNet-a sada, kad su se pravila promijenila? Ne morate to učiniti sami. Da biste pronašli besplatnu pomoć obučenog stručnjaka, nazovite 1-800-466-3213 ili idite na CoverMissouri.org/help. * Pomoćnici iz službe Cover Missouri mogu vam pomoći da utvrdite da li ispunjavate uslove za Medicaid prema novim pravilima i pomoći vam da razumijete svoje opcije zdravstvenog osiguranja. Posjetite CoverMissouri.org/help ili nazovite 1-800-466-3213 da biste zakazali besplatan, virtualni ili lični sastanak sa obučenim pomoćnikom. |

# Appendix 1: Key findings from focus groups that informed these messages

In April – May 2021, Missouri Foundation for Health’s partners carried out focus groups with uninsured Missourians who will likely qualify for Medicaid when the new rules take effect. Participants represented priority populations for education efforts, including:

* Missourians living in rural communities
* Black Missourians
* Immigrant communities
* Hispanic/Latino Missourians, including Spanish-speaking residents

Key findings

* **Soon-to-be eligible Missourians have little to no awareness of Medicaid expansion.** Focus group participants were not aware of the pending Medicaid rule changes, and few recalled the 2020 ballot initiative.
* **Health insurance is a personal issue, not a political one.** Across political groups, participants were eager to have access to quality, affordable health insurance.
* **Many have positive impressions of Medicaid or MO HealthNet.** Some participants (or their spouses) had MO HealthNet for Pregnant Women during a pregnancy or their children were covered. They felt the coverage was good.
* **Familiarity with the term “Medicaid” compared to “MO HealthNet” is mixed.** Most people were more likely to be familiar with “Medicaid.” Those with children or other family members who have been covered through MO HealthNet were more familiar with the state program name. Some were aware that the two names represented the same program. Some said that they were more comfortable with the term “MO HealthNet” compared to “Medicaid,” believing that it carried less stigma.
* **Most believe health insurance is out of reach financially.** And if they aren’t already in medical debt, they know they could be one accident away from it. They value coverage, but many have looked for coverage in the past, only to find they did not qualify, or they could not afford the cost of health insurance.
* **Many are struggling to manage their health.** They regularly put off needed health services and only get care as a last resort. They want to know they can have access to many of the basics—from doctor and well-woman visits to emergency room coverage. They are also very interested in dental and mental health care.
* **There is high interest in enrolling.** Because of prior experience applying and being denied, or simply knowing that Medicaid is for select populations, they need to be told the rules have changed. Once they know coverage could be within reach, they want to learn more and check their eligibility.