Message guide to clearly communicate with Missourians about Medicaid expansion

# Español (Spanish)

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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
 | * Las reglas cambiaron: Missouri Medicaid se amplió para dar cobertura a más personas. Ahora más adultos podrán conseguir seguro médico gratuito o de bajo costo a través de Missouri Medicaid (llamado MO HealthNet).
 | * Por primera vez, más adultos califican para recibir seguro médico gratuito o de bajo costo a través de MO HealthNet: incluso padres que antes no calificaban y adultos sin hijos.
 |
| 1. Address barriers of the cost of health insurance and belief they don’t qualify
 | * El seguro médico gratuito o de bajo costo a través de MO HealthNet pone la atención médica al alcance de más personas. Al tener cobertura, usted no tendrá que escoger entre cuidar su salud y ocuparse de su familia. Podrá obtener la atención que necesite sin tener que arruinarse por las facturas médicas.
* Aunque haya tratado de conseguir Medicaid en el pasado sin lograrlo porque no calificaba, vuelva a intentarlo. Las reglas cambiaron: es posible que ahora califique para Medicaid a través de MO HealthNet.
 | * El seguro médico a través de MO HealthNet le permitirá obtener muchos servicios de atención preventiva (como pruebas de detección del cáncer, exámenes médicos y vacunas periódicas) sin costo alguno para usted.
 |
| 1. Tap into motivations: health care services, access, and peace of mind
 | * Con un seguro médico a través de MO HealthNet, usted podrá recibir la atención que necesite en el momento en que la necesite. MO HealthNet cubre citas médicas, chequeos anuales, medicamentos que requieren receta y más.
* El seguro médico a través de MO HealthNet le da acceso a importantes cuidados médicos (incluso servicios de salud mental, cuidado de los dientes y más) que le ayudarán a sanar y a conservar su salud.
* A veces los accidentes son inevitables. Con el seguro médico a través de MO HealthNet, podrá prepararse para los imprevistos y disfrutar de la tranquilidad de no tener que endeudarse por causa de enormes facturas médicas.
 | * ¿Le preocupa su salud? ¿Ha pasado mucho tiempo desde la última vez que fue al médico? Si usted tiene seguro médico, podrá atender su salud y la de su familia.
* El seguro médico a través de MO HealthNet le da acceso a profesionales de la salud, desde su propia casa. Ahora mismo podrá ver a muchos médicos a través de citas virtuales de telemedicina.
* Cuando vivimos de sueldo en sueldo para ocuparnos de nosotros mismos y de nuestra familia, el costo de la atención médica no debería ser motivo de preocupación. El seguro médico a través de MO HealthNet les ofrece protección a usted y a sus seres queridos.
* Si usted se enferma o se lesiona, debería centrar su energía en mejorar y no en cómo pagar la atención médica. Con un seguro médico a través de MO HealthNet, podrá recibir la atención que necesite sin temor a endeudarse.
* Los accidentes y huesos rotos pueden requerir costosas visitas a la sala de emergencia y citas de seguimiento. Con un seguro médico a través de MO HealthNet, usted podrá prepararse para los imprevistos.
 |
| 1. Offer help to understand insurance options and apply
 | * Podrá obtener ayuda gratuita para entender sus opciones de seguro médico, incluido Medicaid a través de MO HealthNet. Llame al 1-800-466-3213 o visite CoverMissouri.org/help para encontrar un experto capacitado cerca de usted.
 | * ¿Quiere saber si califica para recibir Medicaid a través de MO HealthNet, ahora que las reglas han cambiado? No hace falta que lo haga a solas. Para conseguir ayuda gratuita de un experto capacitado, llame al 1-800-466-3213 o visite CoverMissouri.org/help.
* Los asistentes de Cover Missouri podrán ayudarle a averiguar si usted califica para recibir Medicaid según las nuevas reglas y a entender sus opciones de seguro médico. Visite CoverMissouri.org/help o llame al 1-800-466-3213 para hacer una cita gratuita (virtual o en persona) con un asistente capacitado.
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# 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.