Message guide to clearly communicate with Missourians about Medicaid expansion

# Kiswahili (Swahili)

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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
 | * Masharti yamebadilika. Mpango wa bima ya afya wa Missouri Medicaid umepanuliwa ili kujumuisha watu zaidi. Kwa sasa, watu zaidi wanaweza kupata bima ya afya bila malipo au kwa gharama ya chini kupitia mpango wa Missouri Medicaid (unaojulikana kama MO HealthNet).
 | * Kwa mara ya kwanza, watu zaidi wanaweza kupata bima ya afya bila malipo au kwa gharama ya chini kupitia MO HealthNet. Mpango huu unajumuisha wazazi ambao hawajawahi kupokea bima hii, pamoja na watu wazima wasio na watoto.
 |
| 1. Address barriers of the cost of health insurance and belief they don’t qualify
 | * Utoaji bima ya afya bila malipo au kwa gharama ya chini kupitia MO HealthNet unawezesha watu kupokea huduma za afya kwa urahisi. Ukiwa na bima, hutatiziki kushughulikia afya yako na kutunza familia yako. Unaweza kupata huduma za afya unazohitaji bila kufilisika kutokana na gharama za matibabu.
* Hata ikiwa ulijaribu kupata bima ya Medicaid hapo awali na hukufaulu, angalia tena. Masharti yamebadilika na huenda ukapata bima ya Medicaid kupitia MO HealthNet.
 | * Ukiwa na bima ya afya kupitia MO HealthNet, unaweza kupata huduma nyingi za matibabu bila malipo. Hii inajumuisha uchunguzi wa saratani, uchunguzi wa kimatibabu, na chanjo za mara kwa mara.
 |
| 1. Tap into motivations: health care services, access, and peace of mind
 | * Ukiwa na bima ya afya kupitia MO HealthNet, unaweza kupata huduma unayohitaji wakati unapoihitaji. MO HealthNet inashughulikia miadi ya kwenda kumwona daktari, dawa unazopendekezewa na mengine mengi.
* Bima ya afya kupitia MO HealthNet inakuwezesha kupokea huduma muhimu za afya ili kukusaidia kuimarisha afya yako, kuanzia huduma za afya ya kiakili hadi matibabu ya meno na mengine mengi.
* Ajali hutokea. Ukiwa na bima ya afya kupitia MO HealthNet, utakuwa umejiandaa kwa yasiyotarajiwa na hutakuwa na wasiwasi wa kukopa madeni ili kulipia gharama kubwa za matibabu.
 | * Je, una wasiwasi kuhusu afya yako? Je, muda mrefu umepita tangu ulipomwona daktari? Ukiwa na bima ya afya, unaweza kujitunza mwenyewe pamoja na familia yako.
* Bima ya afya kupitia MO HealthNet inakuwezesha kuwasiliana na wataalamu wa huduma za afya ukiwa nyumbani. Hivi sasa, unaweza kushughulikiwa na madaktari mbalimbali kupitia kufanya vikao nao mtandaoni.
* Ikiwa wewe na familia yako mnategemea mapato ya kila mwezi ili kujikidhi kimaisha, usiwe na wasiwasi kuhusu gharama za huduma ya afya. Bima ya afya kupitia MO HealthNet inakulinda wewe na unaowapenda.
* Ukiugua au ukijeruhiwa, cha muhimu zaidi ni kupata nafuu wala sio jinsi utakavyolipia huduma ya afya. Ukiwa na bima ya afya kupitia MO HealthNet, utapata huduma unayohitaji bila wasiwasi wa kukopa madeni.
* Ajali inapotokea au unapovunjika mfupa, huenda ikagharimu kiasi kikubwa cha pesa kulipia safari za kwenda kwenye chumba cha dharura na kulipia huduma za matibabu. Ukiwa na bima ya afya kupitia MO HealthNet, utakuwa umejiandaa kwa yasiyotarajiwa.
 |
| 1. Offer help to understand insurance options and apply
 | * Unaweza kupata usaidizi bila malipo ili ufahamu bima za afya unazoweza kuchagua, ikijumuisha Medicaid kupitia MO HealthNet. Piga simu kwa nambari 1-800-466-3213 au tembelea CoverMissouri.org/help ili uwasiliane na mtaalamu aliye karibu nawe.
 | * Je, ungependa kuona ikiwa sasa unaweza kupata bima ya Medicaid kupitia MO HealthNet kufuatia kubadilika kwa masharti? Unaweza kupata usaidizi. Ili upate usaidizi kutoka kwa mtaalamu bila malipo, piga simu kwa nambari 1-800-466-3213 au nenda kwenye CoverMissouri.org/help.
* Wahudumu wa Cover Missouri wanaweza kukusaidia kubaini ikiwa unastahiki kupokea bima ya Medicaid chini ya masharti mapya na kukusaidia kufahamu bima za afya unazoweza kuchagua. Tembelea CoverMissouri.org/help au piga simu kwa nambari 1-800-466-3213 ili uweke miadi na mtaalamu mtandaoni au miadi ya ana kwa ana bila malipo.
 |

# 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.