



# The American Rescue Plan: Communicating Affordability Provisions

GMMB

March 23, 3:30 – 4:30pm ET

**STATE**  
Health & Value  
**STRATEGIES**

*Driving Innovation  
Across States*

*A grantee of the Robert Wood Johnson Foundation*

# About State Health and Value Strategies

---

State Health and Value Strategies (SHVS) assists states in their efforts to transform health and health care by providing targeted technical assistance to state officials and agencies. The program is a grantee of the Robert Wood Johnson Foundation, led by staff at Princeton University's School of Public and International Affairs. The program connects states with experts and peers to undertake health care transformation initiatives. By engaging state officials, the program provides lessons learned, highlights successful strategies, and brings together states with experts in the field. Learn more at [www.shvs.org](http://www.shvs.org).

**Questions?** Email Heather Howard at [heatherh@Princeton.edu](mailto:heatherh@Princeton.edu).

*Support for this webinar was provided by the Robert Wood Johnson Foundation.  
The views expressed here do not necessarily reflect the views of the Foundation.*

# Housekeeping Details

---

All participant lines are muted. If at any time you would like to submit a question, please use the Q&A box at the bottom right of your screen.

After the webinar, the slides and a recording will be available at [www.shvs.org](http://www.shvs.org).

# COVID-19 Resources for States

---

State Health and Value Strategies has created an accessible one-stop source of COVID-19 information for states at [www.shvs.org/covid19/](http://www.shvs.org/covid19/). The webpage is designed to support states seeking to make coverage and essential services available to all of their residents, especially high-risk and vulnerable people, during the COVID-19 pandemic.

# About GMMB

---

GMMB is a full-service communications firm dedicated to creating real and lasting positive change in the world. We work on behalf of several of the world's largest foundations, leading public interest groups and trade associations, federal and state government agencies, and corporations. For more than 25 years, we have been on the front line of issue-based communications, earning a reputation for shaping public opinion by developing research-based communications strategies that achieve real results. For more information, visit [www.gmmb.com](http://www.gmmb.com)

# Today's Agenda

- Communications Considerations
- Messaging
- Outreach Strategies and Tactics
- Insights from States
- Q&A



# Communications Considerations

# Fulfilling an Affordability Promise

- The American Rescue Plan is the biggest step towards making health insurance affordable since the passage of the Affordable Care Act
- Our job: make sure residents know there are more ways than ever to save on health insurance
  - More financial help
  - \$0 premium plans
  - Free COBRA plans



# Keep in Mind Where Consumers Are

**New Survey Finds 1 in 5 Potential Marketplace and Medicaid Enrollees Used Consumer Assistance, But Many Others Report Trying and Failing to Obtain Help**

Published: Aug 07, 2020



The Commonwealth Fund

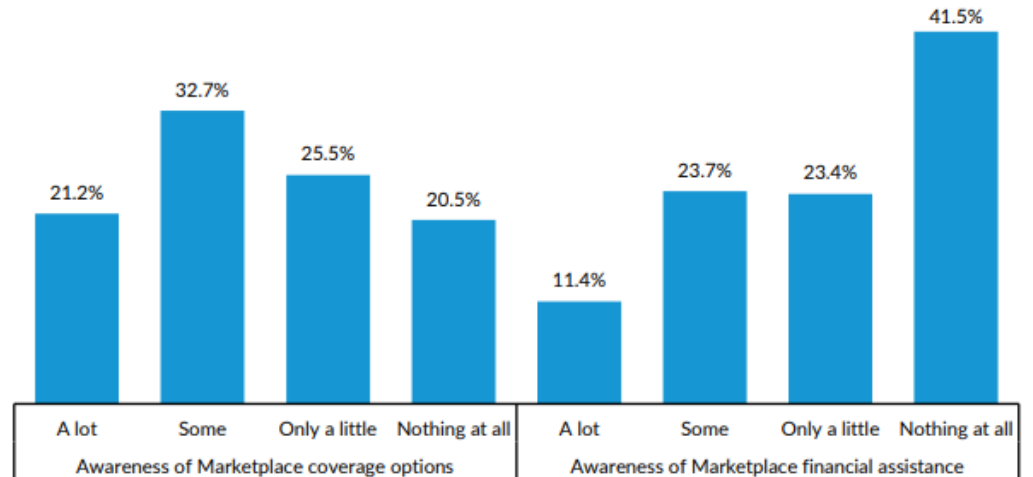
Issue Briefs  
August 19, 2020

Adults Who Look for but Do Not Buy Plans in the Individual Market or Marketplaces Cite Affordability

**KFF Tracking Poll: More Than a Third of Americans Say They've Struggled to Pay Living Expenses Since December; 6 in 10 Families Hit by COVID Have Lost A Job or Income**

Published: March 03, 2021

**Awareness of Marketplace Health Plans and Financial Assistance among Uninsured Adults Ages 18 to 64, September 2020**



January 2021

URBAN INSTITUTE

# Key Questions to Drive Communications

- What action do consumers need to take?
- How long will they have to act?
- When to share information and are there phases to promotion?
- Is the enrollment network informed and prepared?
- What channels to tap to spread the word?
- When to consider broad vs. targeted promotion?

# Audiences

- Consumers
  - **Purchased an off-marketplace plan**
  - **Uninsured**
  - Currently enrolled *with* a tax credit
  - Currently enrolled *without* a tax credit
  - Current COBRA enrollees
- Policymakers
- Carriers
- Navigators/assistors/brokers
- Employers





# Messaging

## Overall Message Frame

New COVID relief legislation passed by Congress provides more financial help, to more people, to help them afford health insurance. Even if you already purchased a plan for 2021, you could qualify for a higher tax credit or even a \$0 premium plan. Whether you're already enrolled in a Marketplace plan, have bought a plan on your own, or need health insurance, you could save more than ever before through [MARKETPLACE]. Visit [MARKETPLACE WEBSITE] by [DEADLINE] to see how much you can save and get free help choosing the plan that's right for you.

# Drilling Down on Affordability Provisions

- Free plans for people receiving unemployment insurance (UI).
- More financial help at every income level to buy a Marketplace plan.
- Free COBRA insurance through September.



## Free Plans for People Receiving UI

- If you receive unemployment insurance benefits for at least one week in 2021, you may be eligible to enroll in a free private health insurance plan with no to low deductible through [MARKETPLACE].

# More Financial Help at Every Income Level

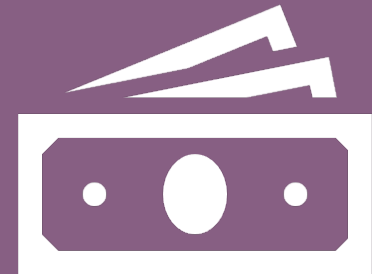
- [STATE RESIDENTS] can now save more on health insurance, no matter how much you earn. Even if you already enrolled in a 2021 plan, you may qualify for additional financial help or a \$0 premium plan through [MARKETPLACE]. And for the first time, someone earning above \$51,500 a year or a family of four earning above \$106,000 a year can now qualify for a tax credit through [MARKETPLACE]. You may also pay less for a more generous plan as a result.

# More Financial Help at Every Income Level

For example, a family of four earning \$90,000 can now save nearly \$2,500 more per year on their health plan.

And a 60-year-old couple earning \$75,000 a year can save more than \$16,000 a year.

A 45-year-old earning \$45,000 can save nearly \$100 more per month on their premium.



## Free COBRA Insurance

- If you lost your job or had a reduction in hours, you can get free COBRA health benefits from April 1 through September 2021. It's still a good idea to compare plans at [MARKETPLACE] to see if you can get a \$0 premium plan and/or a lower deductible so you can get more care before having to pay anything out of pocket.

# Additional Messages

- **Medicaid coverage available**
  - Reinforce year-round enrollment
  - Coverage is available (even temporarily) to help those with job loss/changes in income or family situation
- **Tax credit reconciliation relief**
  - Underscore you are not required to pay back any of your 2020 tax credit
  - Be prepared to push out information from IRS, including how to receive refund if already filed/paid



# Outreach Strategies and Tactics

# Outreach Strategies

- Earned media
- Social media
- Paid advertising
- Targeted email marketing
- Navigator/assister/broker outreach
- Agency coordination and outreach
- Community outreach
- Tax preparers and VITA sites



Leverage existing SEP  
marketing plans  
where possible!

# Communications Tactics

- Website FAQs
- Q&A, call scripts for navigators/call centers
- Tax credit calculators
- Info sessions
- Social graphics with savings examples

## Health Insurance Marketplace Calculator

Financial Help for Health Insurance Coverage through Marketplaces

### Enter Information About Your Household

1. Select a State  ?

2. Enter income as

3. Enter your yearly household income (dollars)  ?

4. Is coverage available from your or your spouse's job?  ?

5. Number of people in family  ?

6. Number of adults (21 to 64) enrolling in Marketplace coverage  ?

7. Number of children (20 and younger) enrolling in Marketplace coverage



# Insights from States



Audrey Morse Gasteier  
Chief of Policy & Strategy



Marci Natale  
Director, Division of Communications



## Recap

- Get clear on consumer actions and deadlines pending operational schedules
- Prepare the enrollment network
- Leverage current SEP marketing plans
- Prioritize consumers who must come in to save
- Lean into new help and savings examples

# Questions

The slides and a recording of the webinar will be available at [www.shvs.org](http://www.shvs.org) after the webinar

# Thank You

## **Julie Bataille**

Senior Vice President  
GMMB

[Julie.Bataille@gmmb.com](mailto:Julie.Bataille@gmmb.com)

[www.gmmb.com](http://www.gmmb.com)

## **Alison Kruzel**

Senior Vice President  
GMMB

[Alison.GouldKruzel@gmmb.com](mailto:Alison.GouldKruzel@gmmb.com)

[www.gmmb.com](http://www.gmmb.com)

## **Heather Howard**

Director  
State Health and Value Strategies

[heatherh@Princeton.edu](mailto:heatherh@Princeton.edu)

[www.shvs.org](http://www.shvs.org)

## **Dan Meuse**

Deputy Director  
State Health and Value Strategies

[dmeuse@Princeton.edu](mailto:dmeuse@Princeton.edu)

[www.shvs.org](http://www.shvs.org)