

# EDUCATE, ENGAGE, ENROLL

Preparing for Enrollment in New Health Insurance Options



**MISSISSIPPI  
HEALTH ADVOCACY  
PROGRAM**

A Member of  
Sisters of Mercy Ministries

**August 2013**

## About the Mississippi Affordable Care Act Implementation Project

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With the passage of the Patient Protection and Affordable Care Act of 2010 (hereafter referred to as the Affordable Care Act or ACA), Mississippi has the opportunity to make substantial changes in the availability of health insurance coverage to its citizens. In an effort to increase public awareness of the potential impact of the new law on the state and to afford all Mississippians an opportunity to offer input into the development of state level plans, the Mississippi Health Advocacy Program (MHAP) initiated the Mississippi ACA Implementation Project that we have titled Mississippi's Road to Reform.

The project, MS Road to Reform, seeks to provide a mechanism for community engagement that allows the public, business community members and policy makers to have meaningful involvement as the state moves forward with the formation and implementation of the Affordable Care Act.

### About MHAP

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The Mississippi Health Advocacy Program (MHAP) strives to be a strong, effective voice for improved health care for all throughout the state of Mississippi, especially those whose health is threatened by poverty, racism, malnutrition and violence. MHAP will work with communities to identify health needs and formulate strategies for change and will research, analyze, propose and promote policies that will enhance the health status of every person, regardless of financial status.

MHAP accomplishes its mission through:

- Research and Communication
- Collaboration
- Legislative Advocacy
- Leadership

## Introduction

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The Affordable Care Act (ACA), signed into law March 2010, increases access to healthcare through the expansion of Medicaid and newly created health insurance exchanges. It is estimated that over 500,000 Mississippians could gain health insurance through the full implementation of health insurance coverage expansion in Mississippi. Consumer education, engagement and enrollment are vital components in ensuring that Mississippians realize the full benefits of health care access and the potential for better health care outcomes.

National surveys indicate that the public has little awareness of health insurance coverage expansion under the new health care law. With an expansion in health insurance coverage options, Mississippi has the opportunity to significantly increase the availability of health insurance to its citizens. Increased access to health insurance provides an opportunity to better the health of Mississippians; however work must be done to expand their knowledge and awareness about these new health insurance options.

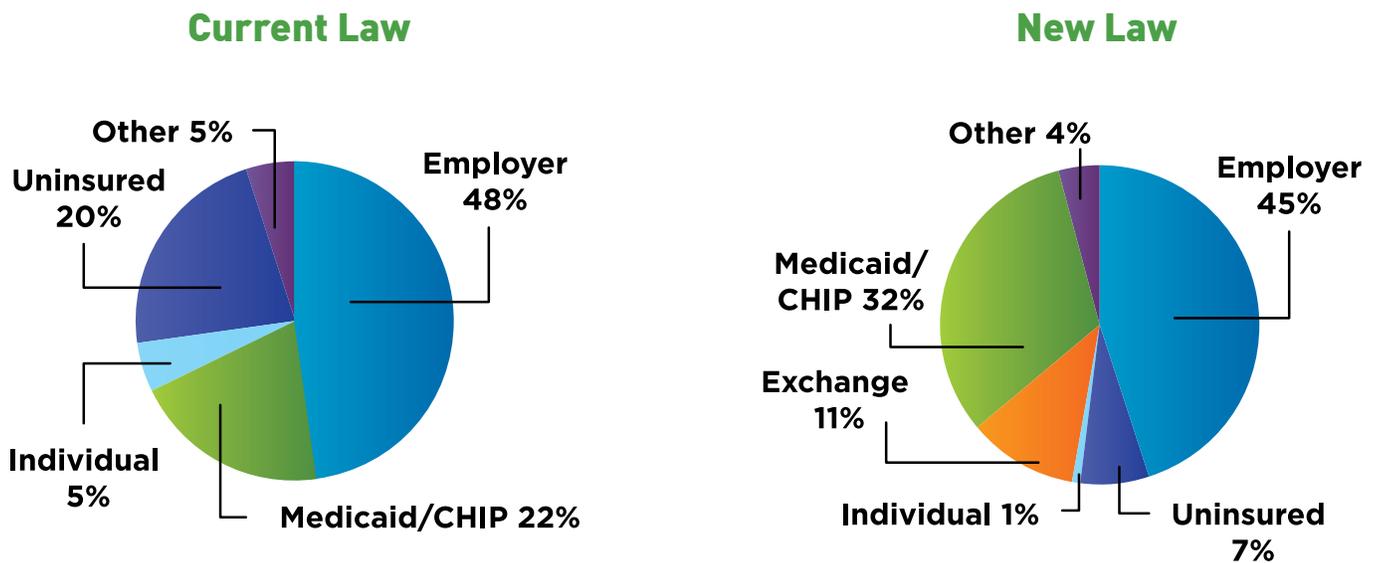
The Mississippi Health Advocacy Program (MHAP) commissioned a survey conducted by Chism Strategies, to understand the potential challenges that exist in enrolling Mississippians into the new Health Insurance Marketplace. The aims of the survey include assessing the awareness of Mississippians on the Health Insurance Exchange and identifying the key stakeholders that provide health insurance information to Mississippians. The survey conducted from May 20, 2013 through May 28, 2013 includes a statewide random sample of 975 families who would be eligible to participate in the health insurance exchange under the ACA. The margin of error on the survey is +/- 3.12%. The sample was 58% Caucasian, 38% African American, and 4% from other ethnicities.

This brief will provide guidance on the public's existing knowledge of the Health Insurance Exchange and some health insurance seeking behaviors. Also, and perhaps most importantly, we surveyed Mississippians to ask how and where they seek information about health care. The hope is that this information will provide advocates and policymakers direction as to where to target limited outreach and enrollment resources.

## Background: Health Insurance Coverage Expansion

The ACA seeks to expand health care coverage by offering private and public health insurance options. One option includes expanding the eligibility and income requirements of the Medicaid program. Another option is the establishment of health insurance exchanges. With the implementation of the Affordable Care Act, 32 million Americans stand to gain health care coverage.

Of the nearly 3 million residents of Mississippi, twenty percent of Mississippians are uninsured. This percentage could be reduced to 7% with the expansion of Medicaid eligibility and the implementation of the health insurance marketplace.<sup>1</sup> Of the low-income non-elderly adults between the ages 19-64 in Mississippi, 40% are uninsured.<sup>2</sup>



SOURCE: An Overview of Health Reform. Center for Mississippi Health Policy and Georgia Health Policy Center, September 2010. Available at [www.mshealthpolicy.com](http://www.mshealthpolicy.com)

## Medicaid Expansion

On June 28, 2012, the Supreme Court upheld the majority of the provisions of the Affordable Care Act. However, the Supreme Court decision did rule that the expansion of the Medicaid program was optional for states. Under the ACA, Medicaid eligibility requirements can be expanded to cover individuals and families under the age of 65 with incomes up to 138% of the federal poverty level. This includes incomes up to \$15,856 for an individual and \$32,499 for a family of four.<sup>3</sup> Individuals not offered health care coverage through an employer, ineligible for coverage due to work status, or cannot afford coverage are among the individuals that could qualify for Medicaid under the expansion.<sup>2</sup> Self-employed and unemployed persons may also be eligible for Medicaid coverage.<sup>2</sup> If Mississippi implemented Medicaid expansion, approximately 300,000 Mississippians would gain access to health care coverage through Medicaid in 2014.<sup>4</sup>

<sup>1</sup> An Overview of Health Reform. Center for Mississippi Health Policy and Georgia Health Policy Center, September 2010. Available at [www.mshealthpolicy.com](http://www.mshealthpolicy.com)

<sup>2</sup> Medicaid Expansion. Center for Mississippi Health Policy, August 2012. Available at [www.mshealthpolicy.com](http://www.mshealthpolicy.com)

<sup>3</sup> 2013 Federal Poverty Guidelines. Families USA. Available at [www.familiesusa.org](http://www.familiesusa.org).

## Mississippi Counties with Largest Percentage of Uninsured Non-Elderly Adults Under 138% of the Federal Poverty Level<sup>2</sup>

County	Percent	County	Percent
Greene	51.5	Jones	47.2
Issaquena	49	Lee	46.8
George	48.7	Jackson	46.3
DeSoto	48.3	Lamar	46.3
Pearl River	47.3	Stone	46.3

Ashley and her family would qualify for Medicaid under the expansion. She and her husband Jeff—a working Mississippian earning a living as a mechanic—have three young children. Ashley suffers from chronic headaches and facial swelling. The cause of her illness has not been diagnosed because she cannot afford the care needed. If Medicaid covered Ashley and her family, a diagnosis could be made and she could receive care for her illness.

“I wish they would have to live like I do,” Ashley said of state leaders who oppose Medicaid Expansion.

## Health Insurance Exchange

Mississippians not offered employer-based coverage and ineligible for Medicaid may purchase insurance plans through a health insurance exchange. The implementation of the health insurance exchange, also referred to as the insurance marketplace, will allow Mississippians the opportunity to “comparison shop” for health insurance. The exchange will be an Internet-based marketplace where individual, families and small businesses in Mississippi can compare health insurance coverage options and find affordable, private health care plans.<sup>4</sup>

Additionally, individuals with incomes between 100% and 400% of the federal poverty level may qualify for premium subsidies or tax credits that could help with out of pocket health care costs. It is estimated that approximately 275,000 Mississippians will purchase private health care coverage through the health insurance marketplace. Of those eligible, 229,000 Mississippians will be eligible for premium subsidies funded by the federal government.<sup>1</sup>

<sup>4</sup> Neal, B. University Research Center at the Mississippi Institutions of Higher Learning. The Fiscal and Economic Impacts of Medicaid Expansion in Mississippi 2014-2025, October 21012. <http://mississippi.edu/urc/downloads/medicaid-oct-16.pdf>

## Mississippi Counties with Largest Percentage of Uninsured Non-Elderly Adults Under 400% of the Federal Poverty Level<sup>2</sup>

County	Percent	County	Percent
Issaquena	37.3	Scott	34.8
Yazoo	36.5	Noxubee	34.7
Greene	36.4	Pearl River	34.2
Wilkinson	35.2	Jones	34.1
Kemper	35	George	34.1
Sunflower	34.9		

Neil, a barber and barbershop owner, had experienced consistent pain. He did not have health insurance so he delayed going to see a doctor. As the pain worsened, Neil knew he needed to seek medical treatment. He went to the emergency room. Since he had delayed seeking treatment, his condition had worsened. Neil had to stay in the hospital for 30 days to receive treatment and multiple surgeries. This resulted in over \$175,000 in medical costs. Like many Mississippians, Neil will be able to purchase health insurance through the health insurance marketplace and may even qualify for a subsidy that would help offset any out of pocket health care costs.

### 2013 Federal Poverty Guidelines

Household Size	100%	133%	138%	150%	200%	300%	400%
1	\$11,490	\$15,282	\$15,856	\$17,235	\$22,980	\$34,470	\$45,960
2	15,510	20,628	21,404	23,265	31,020	46,530	62,040
3	19,530	25,975	26,951	29,295	39,060	58,590	78,120
4	23,550	31,322	32,499	35,325	47,100	70,650	94,200
5	27,570	36,668	38,047	41,355	55,140	82,710	110,280
6	31,590	42,015	43,594	47,385	63,180	94,770	126,360

SOURCE: 2013 Federal Poverty Guidelines. Families USA. Available at [www.familiesusa.org](http://www.familiesusa.org)

## Outreach and Enrollment Programs

The health insurance exchange will make applying for healthcare coverage easier. Several consumer assistance programs such as navigators, in-person assistors, and certified application counselors will be available to help people who are eligible to purchase health coverage through the exchange learn of the many options and enroll in the plan of choice. Navigators and certified application counselors will have comprehensive training on the needs of the underserved and vulnerable populations, the exchange eligibility requirements and enrollment procedures, the available qualified health plans and insurance affordability programs. In-person assistors (IPAs) will also provide application assistance along with outreach and education to individuals. IPAs will only be utilized through a state-based exchange. Effective outreach will ensure that consumers are knowledgeable about the opportunities to increase health care access.

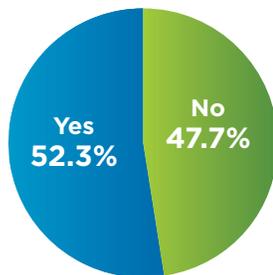
# Opportunities to Increase Healthcare Access through Enrollment in Expanded Health Insurance Coverage Options: Lessons Learned from a Statewide Survey

## Existing Public Awareness of the Health Insurance Exchange

Understanding the baseline knowledge of individuals and families that will be directly affected through health insurance coverage expansion is vital in implementing strategies to enroll Mississippians in health insurance. While a majority of the survey respondents know about the health insurance exchange (52.3%), disparities of knowledge exist based on race. Additionally, 61% of individuals whose household income was under \$25,000 had no knowledge of the start date of the health insurance exchange. As noted a trend can be seen that as income increased so did knowledge and awareness of the start date of the health insurance exchange.

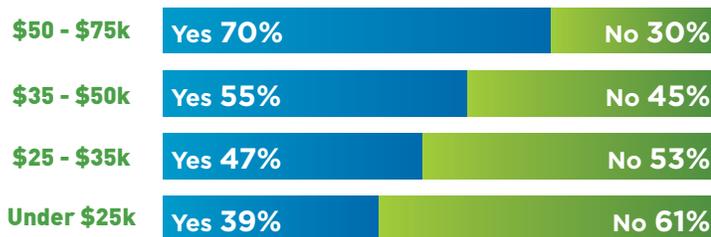
### Awareness of the Health Care Exchange

Were you aware that as part of the ACA, beginning in 2014, the state of Mississippi will have a Health Care Exchange, where private insurance companies will offer different health plans to families that currently have no insurance?



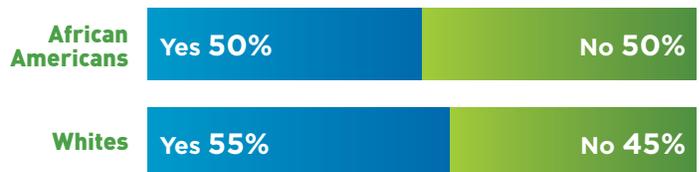
### Awareness of the Health Care Exchange by Income

Were you aware that as part of the ACA, beginning in 2014, the state of Mississippi will have a Health Care Exchange, where private insurance companies will offer different health plans to families that currently have no insurance?



### Awareness of the Health Care Exchange by Race

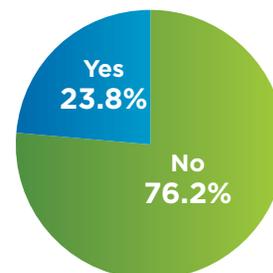
Were you aware that as part of the ACA, beginning in 2014, the state of Mississippi will have a Health Care Exchange, where private insurance companies will offer different health plans to families that currently have no insurance?



Although a slight majority of survey respondents had knowledge of the exchange, 76% of those surveyed did not know that enrollment for the exchange will begin October 1, 2013.

### Awareness of the Health Care Exchange Enrollment Date

Were you aware that enrollment in the Health Insurance Exchange begins October 1st of this year?



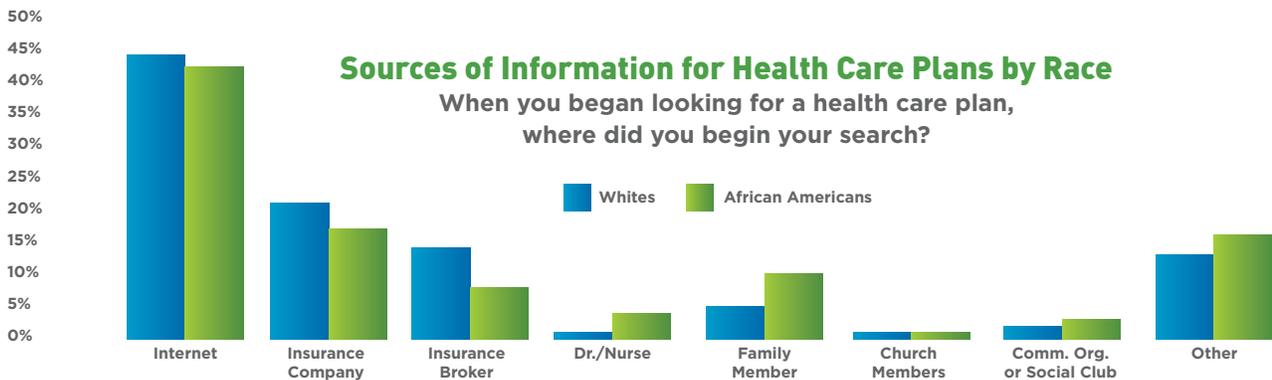
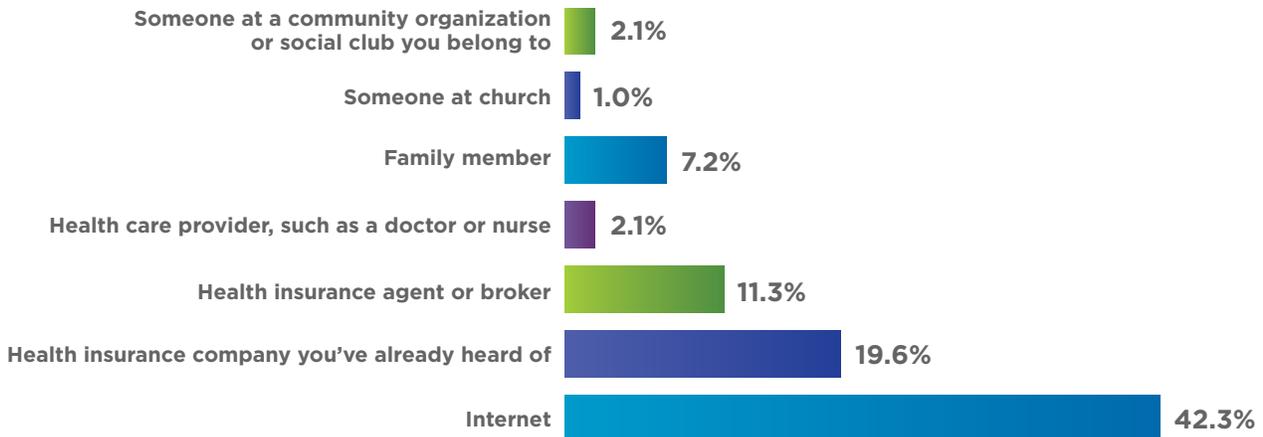
The lack of awareness of the exchange enrollment date was present among all demographics.

# Health Insurance and Health Information Seeking Behaviors

Understanding the health insurance and health information seeking behaviors of those eligible for the Health Insurance Exchange, provides an opportunity to determine which enrollment and education strategies will be the most effective in reaching potential health insurance exchange consumers. Most of the survey respondents reported that they begin their search for health care plans on the Internet. There was no significant difference between races both African Americans and Whites utilize the Internet as their top source for gathering health related information. Whites were more likely to use insurance brokers (14%) to get information about health insurance as opposed to African Americans (8%). The age group consisting of 35-44 year olds reported using the Internet as their main source for information gathering on health care plans 71% of the time. Internet searches for health insurance information remained high across all income levels. Individuals with an income ranging from \$50,000-\$75,000 were more likely to use insurance companies when they searched for health information at 33%.

## Sources of Information for Health Care Plans

When you began looking for a health care plan, where did you begin your search?



80%

70%

60%

50%

40%

30%

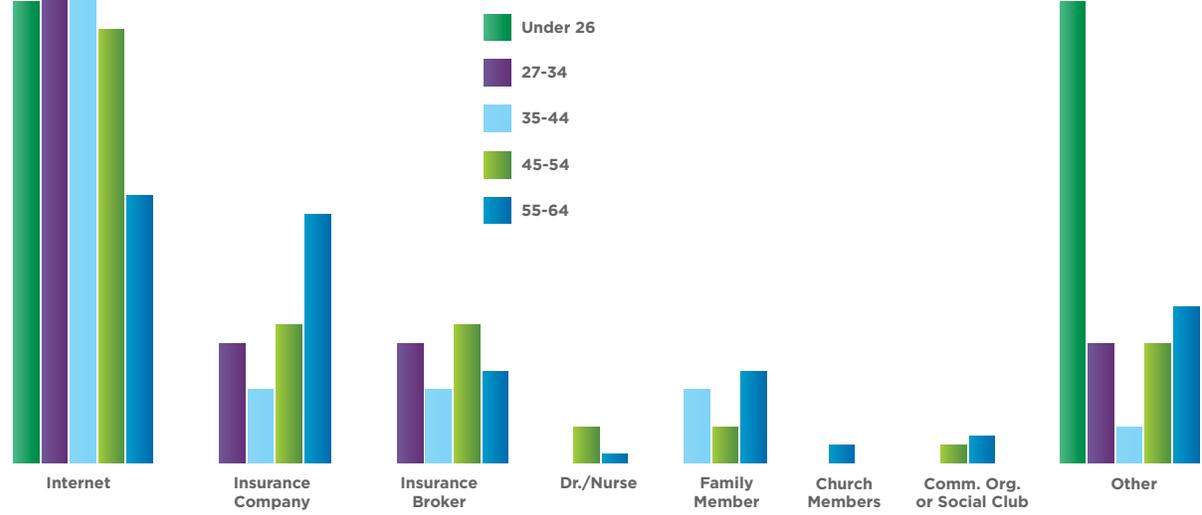
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### Sources of Information for Health Care Plans by Age

When you began looking for a health care plan, where did you begin your search?



70%

60%

50%

40%

30%

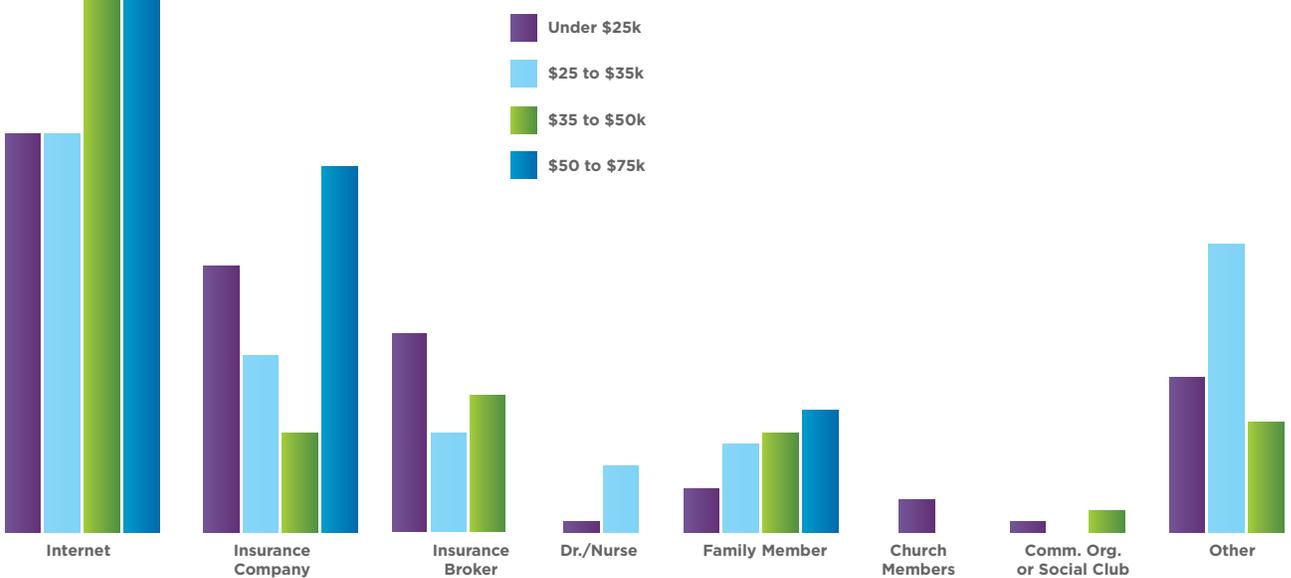
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### Sources of Information for Health Care Plans by Income

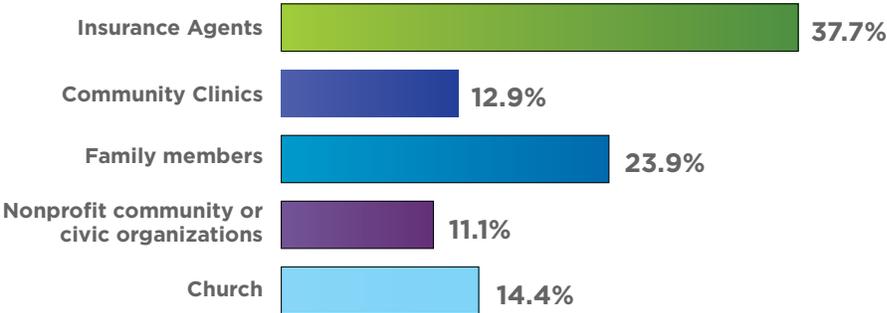
When you began looking for a health care plan, where did you begin your search?



While many of the survey respondents reported that they began looking for health care plan options on the Internet, respondents trusted insurance brokers the most for reliable information on health care plan options. Insurance agents (37.7%), family members (23.9%) and churches (14.4%) were selected as the most reliable sources to provide information on health insurance options. Majority of individuals in the income range of \$25,000 to \$75,000 were more likely to trust insurance agents for reliable information and were also the most trusted among ages 35-64. Forty percent of individuals under the age of 26 choose family members as trusted sources for health care plan options.

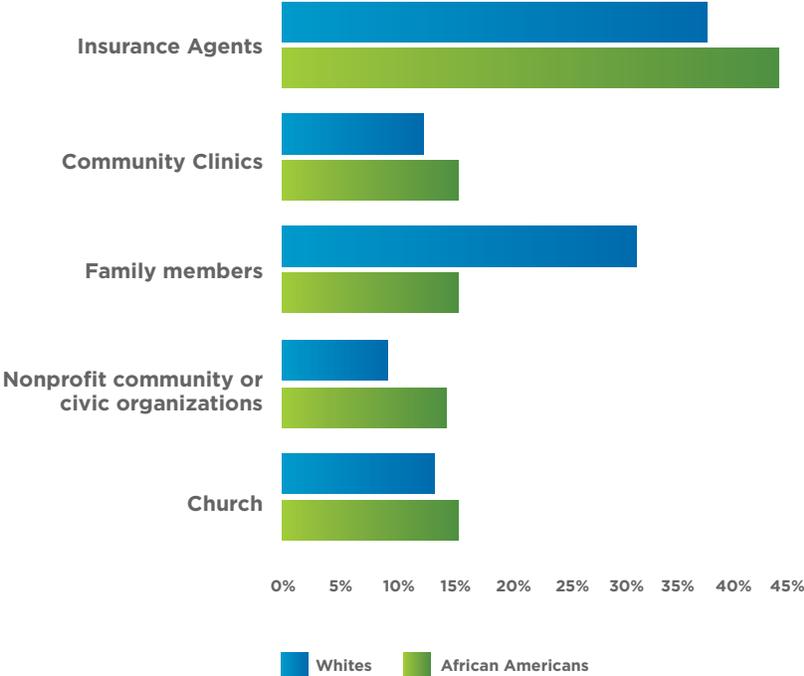
### Trusted Groups for Most Reliable Information on Health Care Plan Options

Which of these groups do you trust the most for reliable information on your health care plan options?



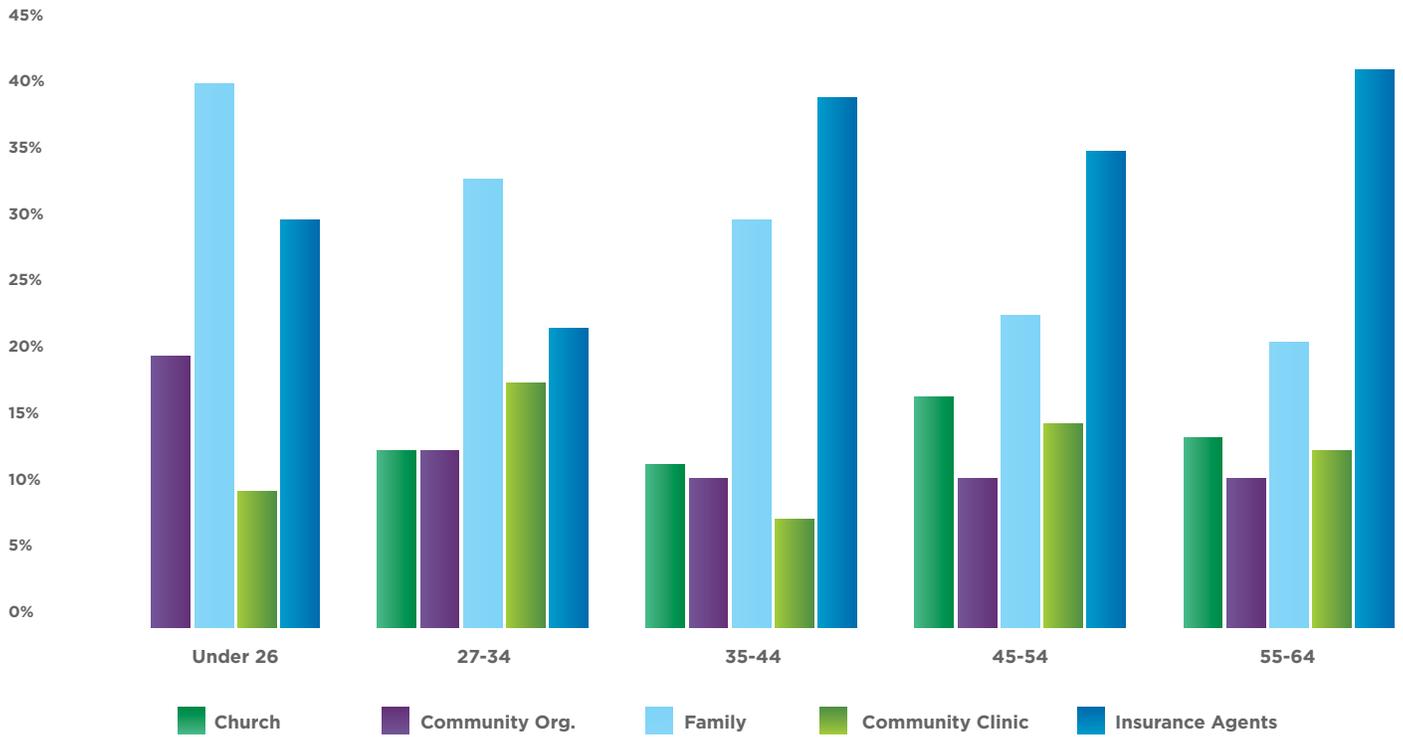
### Trusted Groups for Most Reliable Information on Health Care Plan Options by Race

Which of these groups do you trust the most for reliable information on your health care plan options?



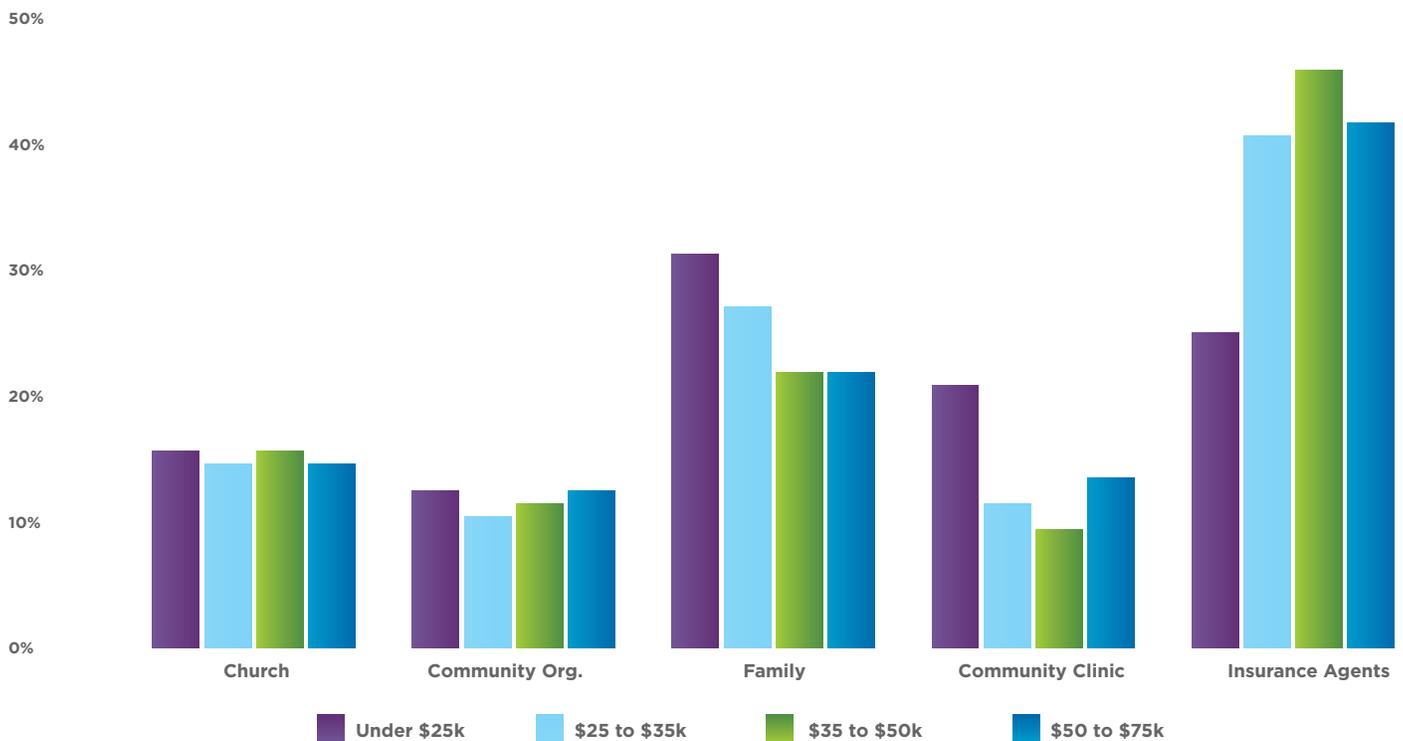
## Trusted Groups for Most Reliable Information on Health Care Plan Options by Age

Which of these groups do you trust the most for reliable information on your health care plan options?



## Trusted Groups for Most Reliable Information on Health Care Plan Options by Income

Which of these groups do you trust the most for reliable information on your health care plan options?



## Recommendations: Health Insurance Enrollment Strategies in Mississippi

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**Recommendation: Targeted education, awareness and outreach activities should be tailored to meet the needs of Mississippi’s diverse educational, racial and geographical uninsured population.**

**Recommendation Implementation:** Consumer outreach and enrollment programs will be viewed as trusted sources for information about health insurance options. These groups (Navigators, In-person assistors, Certified Application Counselors, and insurance brokers) must have a strong focus in cultural competence to better assist Mississippi’s uninsured population.

**Recommendation Action (s):**

- Identify and address disparities of health, education, and socioeconomic status through the development of culturally appropriate educational material.
- Incorporate cultural competence training in all training for consumer outreach to ensure that information can be easily understood and accessed by the targeted population being served.

**Recommendation: Engage Mississippi health insurance consumers through multiple, diverse information channels and mediums that are accessible to all potential consumers.**

**Recommendation Implementation:** Individuals and entities involved with consumer assistance must consider that nearly half of health insurance consumers begin their search for health care plans on the Internet and that consumers rely on local television programming for information regarding health insurance.

**Recommendation Action (s):**

- Web-based search advertisements should be used as a consumer outreach tool.
- All web-based engagement activities must be compatible for mobile-based accessibility.
- Local television and radio programming should be included in any consumer outreach strategy.

**Recommendation: Ensure that enrollment strategies are designed to overcome existing political, educational and infrastructural barriers that could prevent Mississippians from maximizing their health insurance coverage options.**

**Recommendation Implementation:** It is vital that individuals and entities involved with consumer outreach understand Mississippi’s current health insurance market, which includes twenty percent (20%) of Mississippians without health insurance. More importantly, increasing access to health insurance will also require strategies designed to help bridge the gap between public policy and public needs.

**Recommendation Action (s):**

- Community-based organizations and healthcare providers, with previous experience working with underserved communities, should implement consumer education and engagement programs on the new health insurance marketplace.

## Contact MHAP

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