

Ensure Robust Outreach to Promote Insurance Coverage and Increase Enrollment

Public programs like Medicaid, CHIP, and the ACA individual Marketplace do not work well unless people know about them. Since Utah recently expanded Medicaid and eligibility has significantly changed in the past year, our leaders should take steps to inform the public on the insurance options available to them. This is important as unemployment is growing, workers are losing hours, and public safety net programs become increasingly key to saving family budgets.

Policy recommendations for the state:

Governor Herbert should direct state officials to maximize outreach and enrollment opportunities

It is in the state's best interest to be proactive in outreach and encourage enrollment into safety net programs like CHIP and Medicaid. Protecting the health of our most vulnerable low-income residents should be the utmost priority.

The state should partner with community-based organizations and the Department of Health's outreach team to build off existing outreach infrastructure and encourage enrollment into CHIP, Medicaid, and ACA Marketplace. Many of these organizations are resource-deprived and the state should provide grant funding for outreach, with departmental contracts available to community-based organizations with direct access to eligible populations.

Social media and traditional media are critical to reaching Utahns right now as everyone works to socially distance. State leaders should build a social media campaign to advertise public programs and increase enrollment. There should also be a traditional media strategy that includes radio, television, and newspaper outreach. The state has conducted successful outreach in the past, with CHIP, for example. Those efforts should be replicated with even more urgency, funding, and reach.

Direct the Department of Workforce Services (DWS) to expand outreach efforts

Community-based organizations, like UHPP's Take Care Utah, are expert in outreach and enrollment and have made significant progress in this area. These organizations are embedded in the community and should be leveraged to make sure vulnerable populations are efficiently reached.

DWS should work with community organizations to update their website and mailers with helpful assistance information, like job search tools and enrollment assistance. Together, these organizations should be creative and proactive in reaching potential enrollees.

The state should include employers as partners in a public assistance campaign strategy

Employers must be leveraged to communicate outreach messages. Our economy is suffering mass layoffs and employers will be the front line communicators with individuals looking for safety net programs. Relaying important information to employees before they exit the workforce is critical. While employers may be aware of COBRA and include it in their termination information, Medicaid, CHIP and Marketplace plans are a much better and affordable option for individuals and families.

Policy recommendations for Congress and the Trump Administration:

Create full-scale Marketplace public awareness campaign

After opening a new Special Enrollment Period (SEP), the federal government should invest in a large-scale federal advertising campaign to inform the public about available coverage options. The federal government should also utilize traditional and social media to reach as many potential enrollees as possible.

This outreach campaign should include updated information on revisions to the public charge rule, and create a public “welcome mat” message for anyone in need of coverage in an attempt to reverse the chilling effect driving immigrant families away from coverage.

New investment in Navigator and outreach programs

The federal government should substantially invest in state health insurance Navigator programs. Enrollment assistance has proven necessary for consistent coverage and helps people understand how to get signed up, but also how to access health care effectively. The federal government should provide substantial new funds to the state Healthy Kids CHIP outreach programs as nationwide CHIP enrollment trends continue to decline. During this crisis, there must be substantial efforts to ensure that children have health care coverage.

The bottom line:

Without health insurance coverage, many Utahns will be unable to afford testing, or treatment, and so they will not seek it out. Robust public awareness of health insurance options is a critical tool in providing people with options and getting through this public health crisis. Utah must come together - state officials, employers, and non-profit entities - to reach as many Utahns as possible to ensure nobody is left without coverage during this critical time.