

TRAINING ON NC Medicaid Expansion

KEY MESSAGES



TRAINER:



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About the NC Justice Center

The NCJC is a progressive research and advocacy organization with a mission to eliminate poverty in North Carolina.

The [Health Advocacy Project](#) works to ensure all North Carolinians, including individuals and families with low incomes, racial and ethnic minorities, and rural communities, have meaningful access to the high-quality, affordable, equitable, and comprehensive health care they need to experience better health outcomes and thrive.



How do I talk about Medicaid expansion with my community?

Outreach and Education

Different Messages and Different Channels work for Different Audiences



General Principles

- Tailor messages to target specific audiences or communities
- Remember! People prefer receiving info in various ways including word of mouth, print, mass media, television, digital ads, trusted messengers.
- Use plain language and literacy--- avoid jargon, avoid acronyms, etc.



First Questions for Outreach

Do you have health insurance?

Did you know that the rules changed and more people qualify for Medicaid, even if you were denied before?

“Rules have Changed”: Message tested with focus groups by Betty & Smith Comms Firm

Key Messages

Medicaid is the best health coverage in NC. Medicaid is FREE and comprehensive! The highest co-pay anyone ever has to pay is \$4*.

- Research shows that 16% of families believe that they cannot afford Medicaid or CHIP.¹
- Nearly 75% of uninsured people cite cost as the reason for being uninsured. Emphasize that Medicaid is free of premiums or deductibles and that the highest co-pay is only \$4.

* For prescription drugs that is \$4 per prescription

ASPE. (2021). Reaching the Remaining Uninsured: An Evidence Review on Outreach and Enrollment.

<https://aspe.hhs.gov/reports/reaching-remaining-uninsured-outreach-enrollment>

Key Messages

**Free and unbiased help is available to sign up for Medicaid!
You can make an appointment to talk to a health insurance navigator over the phone, in-person, or online to fill out your application!**

- Many people struggle to understand the complicated health literacy that is required to navigate our country's even more complex health insurance system. A 2021 survey found that more than 50% of all respondents were confused by health insurance.

Bend News. (2021). More than Half of Americans Confused by Health Insurance, Including HSAs.

<https://www.bendhsa.com/newsroom/more-than-half-of-americans-confused-by-health-insurance-including-hsas>

Key Messages

Medicaid is always open! You can sign up for Medicaid anytime of the year.

- Sustain outreach efforts outside of Open Enrollment, which runs from November 1 to January 15.
- With the Federal Marketplace as an option for applying for Medicaid, people may be confused when they go to the Federal Marketplace *outside* of the Open Enrollment period. If you're engaging in outreach and education efforts outside of Open Enrollment, emphasize that Medicaid is always open!

Key Messages

Sign up for Medicaid so that you can be there for your family.

- This messaging resonates especially for parents and immigrant families. Parents especially know that their families rely on them and feel that they cannot afford to get sick and be exposed to expensive medical bills.

Perry Udem et al. (2020) Insights from Focus Groups with Uninsured Individuals. Enrolling in Medicaid.

Communicating on Medicaid Expansion

Explain why health insurance is important as it motivates people to enroll.

*Get **peace of mind** with health insurance! People are more likely to get care during a medical emergency, be protected from expensive medical bills, and get regular check-ups and preventative screenings like mammograms and colonoscopies.*

Peace of mind: Message tested with Betty & Smith Comms Firm

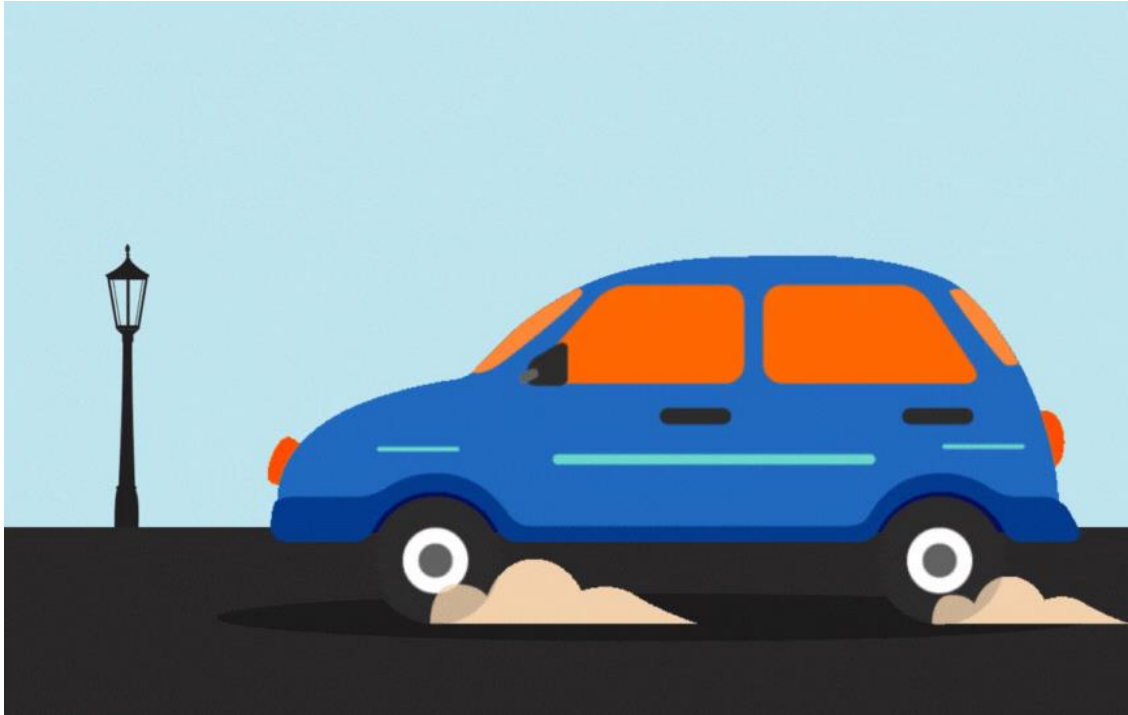


Communicating on the Value of Medicaid (Expansion)

Emphasize the value of Medicaid coverage and especially emphasize access to **dental care**, which is a high priority for people with low incomes.



Communicating on Medicaid Expansion



Share that Medicaid offers **free rides to the doctor** for folks who lack transportation.

Communicating on Medicaid Expansion



Highlight and promote **personal stories** of neighbors or other community members who have gotten coverage and how it has benefited them.

Get the Outreach Toolkit and More!

Our Medicaid expansion outreach toolkit and other resources are available on the Justice Center website at: bit.ly/medex-outreach

TOOLKIT ON OUTREACH AND EDUCATION STRATEGIES FOR MEDICAID EXPANSION

Background

With North Carolina's Medicaid expansion program launching on December 1, 2023, this toolkit is intended to assist community organizers, service providers, canvassers, and community-based organizations in thinking about how they want to integrate best outreach and education practices from other states that have already expanded Medicaid.

This toolkit covers the following topics:

1. **Profile and demographic information** of North Carolinians most likely eligible for Medicaid expansion.
2. **Best practices and tips** to consider in reaching out to North Carolinians most likely eligible for Medicaid expansion.
3. **What to communicate** when educating and encouraging North Carolinians to sign up for Medicaid.

Also included is a **sample script** you can use to engage with community members likely eligible for Medicaid expansion.

Profile of North Carolinians likely eligible for Medicaid expansion

Demographics for NC's uninsured population below 100% of the Federal Poverty Level (FPL)¹

Race and Ethnicity¹

Race and Ethnicity	Percentage
White	41.3%
Black	22.0%
Hispanic	29.2%
More than one race/other	7.4%

Housing

59.7% of uninsured North Carolinians below 100% FPL live in rented housing¹

¹ North Carolina Justice Center Analysis of IPUMS Extract, 2021 ACS 1-yr estimates

Medicaid expansion is here!

You or a loved one may now be eligible for free and comprehensive health insurance.

Starting December 1, 2023, many more North Carolinians can sign up for free health insurance through Medicaid expansion. You may be able to get health insurance through Medicaid even if you don't qualify before.

Are you eligible?

Household Size	Annual income
1	\$20,000 or less
2	\$27,134 or less
3	\$34,267 or less
4	\$41,400 or less
5	\$48,533 or less
6	\$55,666 or less
7	\$62,800 or less
8	\$69,933 or less

- You live in North Carolina.
- You are age 18 to 64.
- You are a U.S. citizen. Some non-U.S. citizens can get health insurance through NC Medicaid.
- Your household income fits within the chart at right.

What healthcare services does Medicaid cover?

- Primary care or you can go to a doctor for a check-up or when you are feeling sick.
- Hospital services.
- Preventive, maternity, and postpartum care if you are pregnant and/or have given birth.
- Dental, vision, and hearing services.
- Prescription drug benefits.
- Mental health and substance use disorder treatment.
- Preventive and wellness services.
- Refills to non-emergency medical appointments.

Did You Lose NC Medicaid Coverage?

You have the right to appeal.

You have 60 days from the date you receive a notice of termination or reduction of coverage to ask for an appeal. If you think your Medicaid was wrongly reduced or terminated, call 1-800-938-6871 or email healthcare@charlottelegalaid.org.

Free legal assistance may be available from the following organizations:

- LEGAL AID OF NORTH CAROLINA**
Legalservices@nclegalaid.org
919-286-6922
Charlotte-based. All except for Mecklenburg County covered.
- charlotte center for legal advocacy**
legals@cccnc.org
919-286-6922
County covered: Mecklenburg
- PISGAH LEGAL SERVICES**
919-488-8144
Charlotte-based: Avery, Bladen, Brunswick, Hoke, Johnston, Jones, Lenoir, Martin, Wayne, Yadkin, Yancey, and Vance

NC Medicaid Rules Have Changed

Everyone must renew their coverage this year.

Your local department of social services (DSS) has begun checking to see if you are still eligible for Medicaid. DSS will terminate coverage for those who do not reply on the information provided to determine their eligibility. Follow the steps below to make sure your information is up to date.

- 1. Update your contact information.**
Visit www.nc.gov or call your local DSS to make sure they have your complete mailing address, phone number, email, and other contact information. It only takes 15 minutes to update your information online!
- 2. Look out for notices from DSS.**
Medicaid is trying to reach you. Check for official mail, email, or texts with instructions on when and how to renew coverage or benefits. If you think you received a letter that was not from your local DSS, and it may be a scam, contact your local DSS.
- 3. Reply as soon as possible.**
Respond right away with updated information. Submit forms by the due date listed on your notice.

Q&A



Stay Engaged

- Got a Medicaid success story?
Contact rebecca@ncjustice.org
- Stay connected with us by
signing up for updates!
bit.ly/NCJC-updates

