HEALTHCARE.GOV EARNED MEDIA & PUBLIC AWARENESS TOOLKIT

ABOUT THIS TOOLKIT

This toolkit provides strategies and templates for use in outreach to media and your community in order to raise awareness about Open Enrollment and drive traffic to HealthCare.gov, assisters and navigators and community enrollment events.

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If you have any questions or need assistance, please feel free to call or email Barbara Johanson at barbara.johanson@cms.hhs.gov or 410-786-6716.

TALKING POINTS

How to Use: Use the talking points below for interviews, to develop additional materials, and to speak with partners and with the general public.

Talking Points: Open Enrollment

Based on consumer research, we know that there is certain information that drives consumers to take action. Below are the key points that consumers need to know:

- It's time to get covered. If you or someone you know needs health insurance, now's your chance to sign up for quality and affordable coverage. Open Enrollment only happens once each year. This year's Open Enrollment runs from November 1 through January 31. Don't miss your chance to get covered.
- December 15th is the deadline to sign up for coverage that starts on January 1. If you want to start the New Year with coverage, you must sign up by December 15.
- **Financial help is available.** Over 8 out of 10 people who enrolled in health coverage through HealthCare.gov qualified for financial help to make their monthly premiums more affordable. Most people can find plans available for less than \$75 dollars. If you choose not to buy health insurance this year, you may need to pay a tax penalty of \$695 or more.
- **Getting covered is easier than ever.** Every year, the process of signing up for coverage gets simpler. You can even apply on your cell phone. During last year's open enrollment, it took most people about 10 minutes to submit an application.
- Join the millions of Americans who now have access to quality and affordable coverage. December 15 is the deadline for coverage that starts on January 1, 2016. Sign up today.
- Free, confidential help is available. Get answers to your questions by contacting our trained professionals for free and confidential assistance. Call 1-800-318-2596 or find free, in-person help in your community by visiting www.LocalHelp.HealthCare.gov. Information and additional resources are available at HealthCare.gov or CuidadoDeSalud.gov.



<u>Talking Points: Talking to Returning Consumers about Renewing</u> <u>Coverage for 2016</u>

During Open Enrollment, consumers with 2015 Marketplace plans should come back to update their information and renew their coverage for 2016. Here are key points that work well for this audience:

- **Did your job, family, or health status change?** Come back to HealthCare.gov to shop and make sure you're enrolled in the plan that best meets your budget and health needs.
- It pays to shop. Even if none of your information has changed, you may still be able to get a better deal. Marketplace consumers have the option to switch plans annually. This means that during Open Enrollment you can check to see if there is a plan offered this year that saves you more money, offers you more services, or includes more doctors.
- Make changes by December 15. If you want updates to your coverage to start on January 1, the deadline to make changes is December 15. Come back, update your info and make sure you have the best plan to meet your health and budget needs.
- It's easy to renew. It will only take a few minutes to update your application, review your options, and select a plan.
- **Financial help is available.** Over 8 out of 10 people who enrolled in health coverage through HealthCare.gov qualified for financial help to make their monthly premiums more affordable. Most people can find plans available for less than \$75 dollars. If you choose not to buy health insurance this year, you may need to pay a tax penalty of \$695 or more.
- Free, confidential help is available. If you have questions about your coverage or want to make a change, personal help is just a call or click away. Call 1-800-318-2596 or find free in-person help in your community by visiting LocalHelp.HealthCare.gov.



Talking Points: Talking about Your Enrollment Event

Modify the talking points below and use them to help you talk about enrollment events being organized in your community.

- Free help in your community. If you have questions about signing up for health insurance or want to talk through your options with a trained professional, free and confidential help will be available on [Day(s)], [Date] at [Time] at [Location].
- Trained enrollment professionals. At this event, trained professionals are available to meet with you for free. The enrollment specialists on site have been trained to help people find affordable, quality health plans. They'll be able to review your coverage options and if you'd like, help you complete a health insurance application.
- Talk through your options. There are a lot of choices when it comes to health care –
 we're organizing this event to help you understand your options and make sure you feel
 confident that you've picked the right plan.
- **Everyone is welcome.** Anyone interested in enrolling through HealthCare.gov, or those who want to learn more about their health plan options, should come out to learn more.
- You don't need a lot of time. Even if you only have a few minutes to stop by, onsite professionals can still help. [Add specifics about making an appointment if needed.]
- Things to bring. It will be helpful for you to bring information like social security
 numbers for you and your family members, W-2s or recent earnings statements, and any
 enrollment information from last year, such as your log-in credentials.



Talking Points: Common Questions About HealthCare.gov

What is HealthCare.gov?

- HealthCare.gov provides a place for those who need health insurance to find affordable health care coverage that fits their budgets and needs.
- Spanish speaking consumers should visit <u>CuidadoDeSalud.gov</u>.
- HealthCare.gov makes it easy to learn about the plans available in your area.
 You can compare plan benefits and coverage prices and find out if you qualify for financial assistance.
- HealthCare.gov has information on how enrollment works and what benefits are available, as well as videos and checklists to help people learn about their options and the steps they need to take to get covered.

Why is it important to get covered?

- No one plans to get sick or hurt, but it happens. With health insurance from HealthCare.gov, you can make sure you and your family members are <u>protected</u> <u>against unexpected medical expenses</u>.
- All plans at HealthCare.gov cover <u>free preventive care with no co-pay</u>. This
 means free check-ups, and more. All plans at HealthCare.gov also offer
 guaranteed essential benefits including low-or no-cost vaccines, screening tests,
 check-ups and more.
- With health insurance, insured Americans won't be forced to put off a check-up or worry about going broke if they get sick.
- No one can be denied coverage because of a pre-existing condition like high blood pressure or asthma. No American has to worry that losing a job will mean that he or she won't qualify for health coverage.

Who can enroll in a health insurance plan through HealthCare.gov?

 If you don't have health insurance through your job, Medicare, Medicaid or another source, HealthCare.gov helps you find and enroll in a plan that fits your budget and meets your needs.

How can people enroll in coverage?

- Getting covered is easier than ever. Every year, the process of signing up for coverage gets simpler. You can even apply on your cell phone. During the last open enrollment period, it took most people about 10 minutes to submit an application.
- There are many ways to select a health plan and enroll.
 - You can visit HealthCare.gov and sign up for coverage online.
 - If you have questions about signing up or want to talk through your options with a trained professional, free and confidential assistance is just

a call or click away. You can call the Marketplace Call Center at 1-800-318-2596 or find local, in-person help by visiting LocalHelp.HealthCare.gov.

When does Open Enrollment begin? What's the deadline to sign up?

- Open Enrollment for signing up for health insurance through HealthCare.gov begins November 1, 2015 and ends on January 31, 2016.
- If you want to <u>start the New Year with coverage</u>, you must sign up by <u>December 15</u>.
- Consumers with existing marketplace coverage should <u>come back to shop and</u> <u>review their coverage options by December 15</u>, 2015 as new, better and more affordable plans may be available for them in 2016.
- The final deadline to enroll for 2016 coverage is <u>January 31, 2016</u>.

How many people have signed up for health insurance under the Affordable Care Act so far?

- Millions of Americans have signed up for coverage through HealthCare.gov.
 They are benefiting from the peace of mind that comes with having quality coverage at a price they can afford.
- We are encouraged by the numbers people are obtaining the health coverage they need.

How can consumers get help if they have questions?

- Free tools on HealthCare.gov and personal assistance on the ground in communities across the nation are available to make sure you feel confident that you've picked the right plan for you and your family.
- If you have questions about signing up or want to talk through your options with a trained professional, free and confidential assistance is just a call or click away.
 - Online: Information is available at HealthCare.gov or CuidadoDeSalud.gov.
 - By Phone: Marketplace call center representatives are available to help all day, every day at 1-800-318-2596. TTY users should call 1-855-889-4325. Assistance is available in many languages. The call is free.
 - In Person: Consumers can find free and confidential local help in their communities by visiting: LocalHelp.HealthCare.gov

Is it true that people will have to pay a fee if they don't have health insurance in 2016?

 If you choose not to buy health insurance this year, you may need to pay a tax penalty of \$695 or more.

- 8 out of 10 people who purchase health insurance through HealthCare.gov qualify for financial assistance to help lower the cost of their premium.
- People who cannot afford health insurance coverage may qualify for an exemption to have the fee waived.
- Is it fair that people are required to purchase health insurance? Are you using the fee to scare people into getting covered?
 - Having health insurance is the law.
 - Our priority is to make sure people are informed about the options available to their families.
 - We believe, that for most families, the best option is to learn about the <u>financial</u> assistance that is available and to <u>enroll in a plan that meets their needs</u> rather than choosing to get by without insurance and risk having to pay a fee.
- How is the health care law and HealthCare.gov improving benefits and consumer protections?
 - Free preventive care: All plans at HealthCare.gov cover free preventive care with no co-pay. This means free cancer screenings, check-ups, and more.
 - Protections for people with pre-existing conditions: Millions of Americans
 with pre-existing conditions no longer have to worry about being denied health
 coverage or being charged higher premiums because of their health status.
 - Free or low cost health insurance: You can find out if you are eligible for low cost health insurance premiums at HealthCare.gov. 8 out of 10 people qualify who enroll in coverage through HealthCare.gov qualify for financial help to make their premiums lower. And over 7 out of 10 can find a plan for as little as \$50 per month.
 - Comprehensive coverage: Health plans in the individual and small group markets are required to cover ten categories of essential health benefits – including emergency services, maternity and newborn care, mental health and substance use disorder services, and prescription drug coverage.
 - Emergency care: In an emergency, individuals are covered at any hospital location and his or her insurance company can't charge more for getting emergency room services at an "out-of-network" hospital.

HOW TO BUILD A MEDIA LIST

How to Use: A media list helps you organize and prioritize reporter outreach. It should be an iterative document that is refined after each event or pitch to ensure efficient and effective outreach. Here are some tips on how to build a list.

Steps for How to Build a Media List

- 1. Determine the outlets that are most influential in your area, such as popular newspapers in your community, weekly alternative papers, news websites, television news stations, and most listened to radio programs.
- 2. Determine which reporters from those outlets should be included in your list.
 - → Perform a search on the news outlet websites to determine who from that outlet writes most often about HealthCare.gov or the Health Insurance Marketplace. If a reporter repeatedly covers the HealthCare.gov or the Health Insurance Marketplace in a fair way, their name should be added to your list.
 - → TV news directors and assignment editors typically assign stories as appropriate for the reporting staff and are a good place to start as a general contact.
 - → For Radio, **DJs who cover the morning and afternoon drive time** or popular local radio shows should be included.
 - → Many media outlets have specific reporters that cover various industries or topics. Generally speaking, reporters that cover health issues will likely be interested in writing about HealthCare.gov. Reporters who cover community or local news more generally are also very good to include.
- 3. Create a spreadsheet with name, outlet, title/beat, phone and email.
 - → Some media outlets will have contact information for their reporters on their website. This is the first place to check.
 - → If you are unable to find contact information on the news website, do an Internet search to find the contact information elsewhere. If a reporter is on Twitter, they often include their email address on their Twitter page.
 - → If you are still unable to find the information, include the general information for the news outlet. You can call the news outlet directly to request the appropriate contact information of the reporter.
- 4. Be prepared to update your media list at least every 6 months. Turnover in media can be high, and you always want to have the most accurate contact information.

MEDIA ADVISORIES & PITCH NOTES

How to Use: Media advisories, such as the example on the following page, are used to alert print, digital and broadcast media, including TV and radio outlets, about upcoming local events, interview opportunities and announcements.

- → The media advisory should include the date, location and time of the event, provide helpful background information about the event, and highlight potential photo and interview opportunities. Send your media advisory to your press list. It's also a great idea to send your advisory to the editors of community calendars.
- → Personalize your advisory by including a **pitch note** at the top of your email. Identify your top reporters and send them a tailored note inviting them to come and cover your event. This is a good opportunity to point to the reporters previous coverage. If you've worked with or met this reporter before, you can remind them by referring back. Pitch notes help build relationships with reporters, but they should be short and to the point.
- → It is recommended to **give at least a week's advance notice** so reporters can plan ahead to attend the event. Each media advisory should be sent with a customized pitch note/email when possible.

Pitch Note Example:

Hello [Reporter Name].

I've been following your coverage in/on [Outlet Name] and thought you would be interested in the health insurance enrollment event we're hosting on [Date] at [Event Location.]

As you know, it's Open Enrollment for 2016 coverage at HealthCare.gov. To help people in our community better understand what HealthCare.gov means for them and how they can enroll, we're organizing an event where they can meet with trained professionals for free, and discuss their health coverage options.

Included below is a media advisory with full details about this event. I'd be thrilled if you could help bring the public's attention to this enrollment by mentioning it in an upcoming story. I also welcome you to attend the event to learn about how we are helping people in [State] get covered. If you are interested in attending or have any questions please don't hesitate to get in touch.

Best.

[Your Name]

Phone: [Your Phone Number]

Email: [Your Email]

Additional tips for successfully pitching reporters are provided on page 12.



Media Advisory Example:

For Immediate Release:

<Insert date>

Media Contact:
<Insert name>
<Insert phone>
<Insert email>

MEDIA ADVISORY

Trained HealthCare.gov Enrollment Specialists to Provide Free and Confidential Help

WHAT:

Professionally trained HealthCare.gov [Assisters/Navigators] will be hosting a health insurance enrollment event on [Day(s), date] to help people in the [City/Community Name] community enroll in affordable, quality health plans.

There are a lot of choices when it comes to selecting a health insurance plan. We're organizing this event to provide people with an opportunity to get their questions answered. At the event, individuals and families can meet for free with trained enrollment specialists to review coverage options, find out if they qualify for financial assistance, and sign up or re-enroll in a plan that meets their needs.

WHEN: [Insert day, date]

[Insert time]

WHERE: [Insert location details]

VISUAL & INTERVIEW OPPORTUNITIES:

- Will one of the event organizers be available for interviews? If yes, mention that here.
- Will there be space where people can take photos or b-roll camera footage?
 If yes, mention that here.
- [Insert other specific opportunities]

Additional Information:

5 Facts for Consumers about HealthCare.gov Open Enrollment:

#1: Sign up by December 15. If you want to start the New Year with coverage, make sure you sign up by December 15.

The additional information section is optional to include. However, it's helpful to provide reporters with quick facts that they can easily incorporate directly in their stories. We recommend using the 5 facts listed here.

#2: Coverage could be cheaper than you think. Over 8 out of 10 people who enrolled in health coverage through HealthCare.gov qualified for financial help to make their monthly premiums more affordable. Most people can find plans available for less than \$75 dollars.

Updated: September 2015

- **#3: You have options.** You can check out the options available for you by visiting HealthCare.gov. No log-in or application is required.
- **#4:** Getting covered is easier than ever. Every year we find new ways to make signing-up simpler. You can even apply on your smart-phone. During the last open enrollment period, it took most people about 10 minutes to submit an application.
- **#5:** Free help is available. If you have questions about signing up or want to talk through your options with a trained professional, free help is just a call or quick away. Visit www.HealthCare.gov or call 1-800-318-2596.



TIPS FOR PITCHING A REPORTER

Sending the pitch

The most effective pitches are individually tailored to each journalist on your media list. Pitches could be accompanied by a media advisory or press release and should be first sent to the reporter via email. Both the pitch and the advisory or release should be included in the body of your email (no attachments). The email should be addressed directly to the reporter.

Timing:

- Send out the pitch in the morning, when a reporter is more likely to be checking email.
- Send out an advisory one week ahead of the event to give reporters time to work it into their busy schedules.
- One day before the event, update and send your advisory again. Readvising helps remind reporters about the event and catches those who may have missed your advisory the first time.

Following up

If you are pitching your story to a reporter you do not have an established relationship with, it is appropriate to follow up with a phone call or a second very short email a day or two after sending the media advisory or press release.

Phone pitch tips include:

- 1. Always ask the reporter if this is a good time to talk first, as they may be on a deadline.
- 2. Tell the reporter that you are following up on the media advisory or press release you sent them.
- 3. Give a brief (under 15 seconds) pitch on what and when the event is, why they might be interested in attending and how it connects with the issues they cover.
- 4. Ask the reporter if he or she is interested in attending the event or pursuing the story:
 - If it's a yes, follow through quickly with the next steps.
 - If it's a no, thank them for their time. You can ask if they think someone else at the outlet might be interested in attending and then follow up with that person next.

Additional follow up tips include:

- Most reporters do not finalize their schedules until the last minute. Save additional follow up to confirm attendance may be necessary the day before or day of the event.
- If a reporter confirmed attendance several days prior to the event, feel free to send them an email reminder confirming event details the day before the event.
- Be careful to not overwhelm the reporter with your outreach. Sending too many emails or calling too many times can cause a reporter to lose interest.
- Don't leave a voicemail unless a reporter has been consistently difficult to reach. Most reporters don't often check their voicemails.

TIPS FOR TALKING WITH REPORTERS

Preparing for Interviews

Know your outlet: If you know in advance that you'll be participating in an interview, spend some time reading articles by the journalist to get a feel for her or his style. If the interview is for TV or radio, take time to listen and watch previous segments. Get a feel for the host, the mood of the show and the way topics get covered.

Know your message: Craft your top message in advance. Your goal for the interview is to get your information across no matter what questions are asked. Take time to determine the top three points you want readers, viewers, or listeners to take away from your interview and practice saying those lines out loud. During the interview, remember, repetition is key, as is hitting each of your main points.

Practice makes perfect: Prepare twice as much as you think you should. Have the top three points you want to get across front and center in your mind. Read previous articles by the reporter and spend some time thinking about the type of questions a reporter could ask and how you would answer.

Talking to Reporters

When speaking with journalists you will usually have a straightforward, on-the-record conversation. However, there are times when you might want to provide background information and speak off-the-record. It's important to understand the terms and definitions used by journalists and know how to negotiate those terms.

- → On-the-record: When you are speaking "on-the-record" everything you say can be quoted and directly attributed to you by name. If you are doing an interview with a journalist, it will be assumed that you are on the record unless you specify otherwise.
- → Off-the-record: If you are speaking "off the record" with a journalist it should mean that nothing said will be used in their reporting in any way, nor will they pursue anything said in an off-the-record conversation

These rules are not interpreted the same by every reporter, so be prudent and explain what you mean if you have to go "on background" or "off-the-record."

The most important rule to remember: If you don't want something to become public, just don't say it in an interview.



Top Tips for a TV Interview

Dress for success (TV): Wear something that makes you feel good about yourself and doesn't need any adjusting. Aim to wear solid dark colors or light pastels. Avoid solid white, tight patterns, and stripes all of which appear overpowering on camera.

Ask where to look: Looking in the wrong direction, down at the floor, or looking around makes you look shifty and nervous. Depending on the type of interview, you will be asked to speak to the interviewer, have a conversation with a group, or look straight to camera.

Calm your nerves: There are ways to hide trembling or shaking. Try concentrating your nervous energy to other parts of your body. For example, wiggle your toes!

Vary your voice: The alteration of your pitch and tone will keep your audience interested. Stay animated. It's not only what you say, but how you say it. If you are feeling nervous pay extra close attention to the speed in which you're talking.

Stay on topic: If you're asked a question off topic, you have the power to lead discussion back on topic. Say something like: "That's an interesting take, but the real issue here is..." or "I can't comment on the specifics of what Mr. Jones said, but I think its important people know..."

Top Tips for a Radio Interview

Be a good guest: Do your interviews from a landline, if possible. Cell phones often sound scratchy and metallic over the air. Never do an interview on a speaker phone. And always dial in on time.

Stay conversational: Too often, guests are relaxed and loose about their topic before the interview starts, and then they slip into a faux-NPR voice once things get rolling. A good interview sounds like you ran into the host and accidentally slipped into a fantastic conversation.

Stop talking after 30 seconds: This is not the place to present everything you want to say about a topic in a single answer. Even if you're the most fascinating person, if you talk for more than 30 seconds at a pop, your voice starts to drone in the ears of your listener and they will tune out.

Telegraph reactions: An easy way to guide your listener's attention is to simply tell them the reaction they will have to the next thing you're about to say. For example, "I think this next point is particularly interesting..." or "This will make a lot of people happy..."

Use lists but not numbers: Help your listeners organize the information you are sharing by providing cues, such as: "Here are three most important things to know about signing up on HealthCare.gov: one..." or "There are two ways to get help: one..." That said; do not use too many other numbers. Listeners will remember concepts, but not numbers, so saying "thousands of Americans or "one out of every eight of your neighbors is effective. But saying "4,238 Americans" or "86 percent" is not as memorable.

OP-ED ARTICLES: HOW TO WRITE AND PLACE THEM

How to Use: Op-ed articles are a great way to move people to action and shape the public dialogue around a particular topic. Great op-eds are carefully constructed. They generally open with an attention-getting paragraph that grabs the reader's attention and presents your main position. The bulk of the piece expands your main point with evidence and statistics, quotes, anecdotes, and analysis. Op-eds often conclude with a call to action.

Top Tips for Writing an Op-ed

Track the news cycle: Timing is everything. When an issue is dominating the news that's when readers and op-ed editors want to publish. Whenever possible, link your issue explicitly to something happening in the news. (The start of Open Enrollment, a deadline on the horizon...)

Read the opinion pages: Being a regular consumer of the opinion pages – both for national and local papers – will help you get a sense of what editorial page editors are looking for in an op-ed. It will also enable you to be strategic about where to pitch your piece. For example, you'll want to avoid a publication if they recently ran an op-ed similar to what you're writing.

750 words or less: Shorter is even better. Some authors insist they need more room to explain their argument. Unfortunately, newspapers have limited space to offer, and editors generally won't take the time to cut a long article down to size.

Make it personal: The most moving op-eds include personal stories or describe examples from your own experience. Tell your readers why you care about health coverage, how it's helped you and your family or others in your life.

Make a single point – well: You cannot solve all the world's problems in 750 words. Be satisfied with making a single point clearly and persuasively. If you cannot explain your main message in a sentence or two, you're trying to cover too much.

Put your main point at the top: You have no more than 10 seconds to hook a busy reader, which means you need to get to the point and convince the reader that it's worth his or her valuable time to continue reading.

Consider the audience: If you're writing for your local paper, include local data and examples where appropriate.

Use short sentences and paragraphs: Look at some op-ed articles and count the number of words per sentence. You'll probably find the sentences to be quite short. You should use the same style, relying mainly on simple declarative sentences. Cut long paragraphs into two or more short ones.

Tell readers why they should care: Put yourself in the place of the busy person looking at your article. At the end of every few paragraphs, ask "So what? Who cares?" You need to answer these questions. Explain how your suggestions might affect the readers.

Avoid jargon: If a technical detail is not essential to your argument, don't use it. When it doubt, leave it out.

Use the active voice: Instead of saying "it is hoped that millions will enroll in coverage..." say "I hope millions of Americans will realize the importance of getting covered." Active voice is almost always better than passive voice. It's easier to read, and it leaves no doubt about who is doing the hoping or recommending.

Make your ending a winner: You're probably familiar with the importance of a strong opening paragraph, or "lead," that hooks readers. When writing for the op-ed page, it's important to summarize your argument in a strong final paragraph. That's because many reads scan the headline, skim the opening and jump to the final paragraph. One trick many columnists use is to conclude with a phrase or thought that they used in the opening, thereby closing the circle.

Top Tips for Placing an Op-ed:

Pick your target: Preferably even before you begin writing your op-ed, determine in which outlet you'd like to ultimately have your piece placed. (Remember, keeping your audience in mind while writing your op-ed will make it more likely to get picked up.) Think about the audience you REALLY want to reach with your argument and make sure your publication reaches that audience. Most outlets will want an op-ed exclusively. It's important to only submit it to one publication at a time.

Follow the guidelines: Many outlets publish op-ed guidelines in their papers and on their websites. These guidelines will often tell you the length maximums and provide you with the appropriate email address to where you can send your final submission. Look to see if your target paper includes guidelines for submission and follow those guidelines carefully.

Try, try again: Just because your first outlet of choice didn't accept your submission doesn't mean you should scrap your effort. Consider online publications and blogs, which might be able to accept more pieces, but are also gaining in importance and readership.

Below is an example of an excellent op-ed. Note how the writer made his piece personal by connecting Open Enrollment messaging to the importance of having coverage in his own life. This op-ed ran in The Tennessean on February 9, 2015.

THE TENNESSEAN

A GANNETT COMPANY

Health insurance marketplace: My key to better health Deadline for enrolling in health care exchange is Feb. 15.

As a pianist, there is very little I find more frightening than the idea of losing my hands. Music is my life. So when I learned I had a condition that would curl up my fingers and take away my ability to perform — not to mention pay my bills — I knew that putting off the surgery to fix it wasn't an option. The only question was how I could pay for it.

Living from gig to gig doesn't often provide great benefits, so in the past, I tried to cover my health care bases with a catastrophic plan. To insure against almost nothing, I paid \$650 a month, and with a deductible of \$10,000, it never actually helped me get the care I needed.

When the Health Insurance Marketplace opened for 2014 coverage, I was finally able to afford a plan that I could get something out of. I signed up for a policy with four times the coverage, and with tax credits, it cost me just \$293 a month—less than half of what I paid before.

Like me, people all over the country are finding out that affordable health coverage is finally within reach. Here in Tennessee, 76 percent of consumers can find coverage through the Marketplace for as little as \$100 a month or less, with financial assistance that lowers the cost of a monthly premium.

And insurance plans must now meet new standards of quality. Most insurance plans are now required to cover common-sense benefits, like annual visits to your doctor, prescription medications, hospital stays, maternity and newborn care and certain preventive services that are provided at no out-of-pocket cost. Gone are the days of annual caps on health benefits, and you can no longer be denied coverage simply because you got sick, made a mistake on paperwork, or have a pre-existing medical condition, like mine.

About a month ago, I had surgery on my left hand, which cost over \$30,000. My insurance through the Health Insurance Marketplace is going to cover almost all of it. And I've already been approved for a \$7,000 shot that will fix my right hand for several years.

If you don't have health insurance, I urge you to visit HealthCare.gov or call 1-800-318-2596 (TTY: 1-855-889-4325) to learn what plans and financial assistance may be available.

If you signed up for Marketplace coverage for 2014, you should check out what new prices and plans you can find this year. With an average of 25 percent more plans to choose from, there's more competition. You may be able to find a plan with better savings or more services.

The application is simple and intuitive and returning customers will find that most of the application fields are already filled out for you with your past account information.

But time is running out! Open enrollment ends February 15, so don't wait.

Coverage from the Health Insurance Marketplace saved my hands and my wallet. With more choices, better coverage and affordable prices, you have nothing to lose by checking out your options. I'm so glad I did!

Don't wait: Visit HealthCare.gov today!

Barry Walsh's third album, "Silencio", was released in November of 2014. Smith, 61, has played piano for Roy Orbison, Waylon Jennings, Alex Chilton's Box Tops, and Elizabeth McGovern's band Sadie and the Hotheads, as well as produced or recorded with Olivia Newton-John, Tom Russell, and singer-songwriter Gretchen Peters, his wife.

Public Service Announcements

How to Use: All media are required to allocate a percentage of broadcast time or print space to public service announcements. The live-read public service announcement (PSA) below can be pitched to public service directors and disc jockeys at local radio stations for them to read on-air. It can be used to raise awareness about Open Enrollment and draw attention to the availability of an enrollment event. When it is for an event, the letter is often sent to the media outlet with a pitch note about a week before.

PSA about General Awareness around Open Enrollment

Pitch Note

Good morning/afternoon [First Name],

I'm [insert your name and affiliation] and I'm reaching out today to see if you would be interested helping raise awareness around HealthCare.gov Open Enrollment for 2016 coverage.

To help people in our community better understand what HealthCare.gov means for them and to make sure they know it's time to enroll, I'm hoping to enlist your support in sharing the PSA below. We would be thrilled if consider reading the PSA on [insert station or program name]. If you have questions or need additional information, please don't hesitate to reach out.

Thank you! I really appreciate your consideration of this request.

Sincerely, [Your Name]

Phone: [Your Phone Number]

Email: [Your Email]

Sample Script:

Hi, I'm [insert name]. Did you know that more than eight out of ten people who enrolled in health coverage through HealthCare.gov qualified for financial help to lower the cost of their monthly premiums? Signing up for a quality health insurance plan may be cheaper than you think.

If you – or someone you care about – needs health insurance, now is the time to get covered! Check out your options at HealthCare.gov and sign up for a plan today. Visit www.healthcare.gov or call 1-800-318-2596 to learn how to enroll. The final deadline to enroll in a 2016 plan is January 31. Don't miss your chance to get covered.



PSA about an Enrollment Event

Pitch Note

Good morning/afternoon [First Name],

I'm [insert your name and affiliation] and I'm reaching out today to see if you would be interested in sharing a PSA about an upcoming enrollment event in [City] on [Day(s), date]. At this event, free personal assistance will be provided to help community residents understand their health insurance coverage options and the steps they need to take to enroll or re-enroll in a health plan that fits their needs and budget.

To help make people in our community aware of this event, I'm hoping to enlist your support in sharing the PSA below. I would be thrilled if you would consider reading the PSA on [insert station or program name]. If you have questions or need additional information, please don't hesitate to reach out.

Thank you! I really appreciate your consideration of this request.

Best,
[Your Name]

Phone: [Your Phone Number]

Email: [Your Email]

Sample Script:

Hi, I'm [insert name]. Did you know that more than eight out of ten people who enrolled in health coverage through HealthCare.gov qualified for financial help to make their monthly premiums more affordable? Signing up for a quality insurance plan might be cheaper than you think.

If you - or someone you care about - needs health insurance, take note! **HealthCare.gov is hosting a health insurance enrollment event in [City] on [Day(s), date].** At this event, trained enrollment specialists will provide free and confidential assistance. They'll talk you through your options and share other important advice, including how to qualify for financial help, how to start an application, or how to re-enroll.

If you can't make it to the event, you can also visit HealthCare.gov to start an application and enroll online. The final deadline to enroll in a 2016 plan is January 31.Don't miss your chance to get covered.



PSA for a HealthCare.gov Enrollment Site

Pitch Note

Good morning/afternoon [First Name],

I'm [insert your name and affiliation] and I'm reaching out today see if you would be interested in helping raise awareness around HealthCare.gov Open Enrollment for 2016 coverage.

Right here in [City/Community Name] we have a local enrollment office staffed by trained HealthCare.gov [Assisters/Navigators.] Our Enrollment specialists provide free, in-person assistance to individuals who need help signing up for or re-enrolling in affordable health insurance.

To make people in our community aware of the fact that free, local help is available, I'm hoping to enlist your support in sharing the PSA below. I would be thrilled if you would consider reading the PSA on [insert station or program name]. If you have questions or need additional information, please don't hesitate to reach out.

Thank you! I really appreciate your consideration of this request.

Best,

[Your Name]

Phone: [Your Phone Number]

Email: [Your Email]

Sample Script

Hi, I'm [insert name]. Did you know that more than eight out of ten people who enrolled in health coverage through HealthCare.gov qualified for financial help to make their monthly premiums more affordable? Signing up for a quality insurance plan might be cheaper than you think.

If you - or someone you care about - needs health insurance, **check out the Enrollment Assistance Center at** [location/address]. Trained enrollment specialists available to provide free, in-person assistance. When you swing by, they'll talk you through your options and share other important advice, including how to qualify for financial help, how to start an application, or how to re-enroll.

You can also visit HealthCare.gov to start an application and enroll online. The final deadline to enroll in a 2016 plan is January 31.Don't miss your chance to get covered.

E-MAILING YOUR LIST

How to Use: One of the <u>most effective ways</u> to help encourage Americans to get covered during HealthCare.gov Open Enrollment is to send carefully constructed emails that put facts in the hands of consumers who need to get covered. The very best emails are the ones you write for your audience. You know the people who read your emails better than anyone. As you review the guidelines below, identify opportunities to work the language and messaging into your communications as appropriate.

Top Tips for Writing Emails

1) Social norming works: It's simple, but true. People are more likely to enroll if they know others are enrolling too. Any language that leans into the idea that other people are getting covered, and they're doing it right now – friends, neighbors, responsible people who are organized and prepared – will be helpful.

Language to get you started:

- Millions of Americans count on HealthCare.gov for quality and affordable health coverage.
- Last year, over 11 million people signed up for health insurance at HealthCare.gov
- Millions of people have already bought insurance so far this year.
- [Localize the statistic to the state/county level when data becomes available.]

During Open Enrollment, HHS releases enrollment updates every week with the latest number of people who have enrolled.

2) Remind people that getting covered might not be as expensive as they think: Many people who gain coverage through HealthCare.gov are often surprised by how much can save when they learn of the financial assistance available. Don't miss an opportunity to use email communications to remind consumers that the most people who sign-up receive financial assistance to help lower the cost of their monthly premiums. Remember to simplify statistics as much as possible. (e.g. 8 out of 10 people)

Language to get you started:

- 8 out of 10 people who enrolled in health coverage through HealthCare.gov qualified for financial help to make their monthly premiums more affordable.
- Most people can find a health insurance plan for as little as \$75 or less per month.
- Millions of Americans count on HealthCare.gov for quality and affordable health coverage.
- Add action-oriented language, like "find out how much you can save."

3) Remind people that getting covered won't take a long as they think: Point out the fact that there are free tools and free personal assistance available to help make signing up easier than ever.

Language to get you started:

- During last year's open enrollment, it took most people only about 10 minutes to submit an application.
- If you have questions about signing up or want to talk through your options with a trained professional, free and confidential assistance is just a call away.
 - Marketplace call center representatives are available to help 24 hours, every day at 1-800-318-2596.
 - [Localize with information about enrollment centers and events in your community.]
- **4) Emphasize the deadline:** This could well be the most incentivizing point, so make sure to include it! If people miss the deadline, they'll likely have to wait another year to get covered. That's means going another year without the peace of mind that comes with coverage when they need it if they get sick, break a bone, or need emergency surgery. We've found this type of messaging to be most effective, starting about a week before each deadline.

Language to get you started:

- December 15 is the deadline to sign up for coverage that starts on January 1. If you want to start the New Year with coverage, sign up by December 15.
- Open Enrollment only happens once each year. This year's Open Enrollment for 2016 coverage runs from November 1 through January 31. Don't miss your chance to get covered.
- It's the law. If you don't get covered by the January 31 deadline, you could face a penalty on your taxes next year of \$695 or more.
- Now's your chance to sign up for quality and affordable health insurance at HealthCare.gov. The final deadline to get covered is January 31.
- **5)** Enlist their help to get others covered: Consider a dual ask in your outreach: provide a link to HealthCare.gov for people who need to purchase insurance, but also ask those who are already covered to help you spread the word to their friends and family via social networks and forwarding to a friend.

Language to get you started:

- If you or someone you know needs health insurance, now's your chance to sign up for quality and affordable coverage.
- Open Enrollment only runs until January 31. Make sure your family and friends know that now's their chance to get covered.

Sample Email

Subject Line: Need Health Insurance? We're Here to Help!

If you – or someone you know – needs health insurance, now's your chance to sign up for quality and affordable coverage.

[Add Link] Visit HealthCare.gov right now to apply and enroll in coverage.

Here are a few fast facts about getting covered through HealthCare.gov:

- It's not as expensive as you think. 8 out of 10 people who enroll in a health plan receive financial help. In fact, most people can find a health insurance plan for as little as \$75 or less per month.
- It doesn't take as long as you think. During last year's open enrollment, it took most people only about 10 minutes to submit an application.
- It really is the law. If you don't get covered by the <u>January 31 deadline</u>, you could face a penalty on your taxes next year of \$695 or more..
- Free help is available! Check out the Enrollment Assistance Center at [location/address]. When you swing by, trained enrollment specialists will meet with you to provide free, personal help and share other important advice, including how to qualify for financial help, how to start an application, or how to re-enroll.

Don't miss your chance to get covered and tell your friends why they should, too!

PS: Don't forget that if you have a question about HealthCare.gov, you can always call **1-800-318-2596** for personal assistance, all day, and every day. The call is free.

ENCOURAGE OTHERS TO RAISE AWARENESS

How to Use: In communities from coast-to-coast, Open Enrollment outreach efforts will help Americans learn about the coverage options available in their area. This is important work and it's changing the lives of millions. From nonprofit organizations and health care providers to businesses and government agencies, everyone has a role to play in raising awareness. Below are specific ways groups, businesses, and organizations can help.

5 Ways to Take Action

- 1. Email Your Lists: Alert your audiences about Open Enrollment. Send a dedicated email to your members, customers and/or employees and make sure they know that they need coverage or a friend or family member needs coverage and now is the time to sign up. Be sure to include links to HealthCare.gov and details about deadlines for signing up in your email message.
- 2. Include Info on Your Hard-Copy Collateral: Include information about Open Enrollment in print communications that are received by your members, customers or employees. (For example, receipts, paycheck stubs, church bulletins, membership letters, program applications, etc.)

Sample Message: It's time to get covered! Millions of Americans count on HealthCare.gov for quality and affordable health coverage. If you or someone you care about needs health insurance, you should know that Open Enrollment for 2016 coverage runs from November 1, 2015 through January 31, 2016. Eight out of ten people who enrolled in health coverage through HealthCare.gov qualified for financial help to make their monthly premiums more affordable and most people can find health insurance plans available for \$75 or less per month. Learn about options available in your area by visiting HealthCare.gov or call 1-800-318-2596.

- 3. Host an Enrollment Event: Partner with local navigators or assisters, or Community Health Centers to host enrollment events in your community. Email the HealthCare.gov Partnership Team (Partnership@cms.hhs.gov) to get connected to enrollment groups in your area.
- **4. Share Info in your Space:** Display information in your office, business, or organization that alerts the public to Open Enrollment and how to get covered.
- **5. Join the Conversation Online:** Share information about Open Enrollment through your Facebook and Twitter accounts and use #GetCovered.
 - → **Twitter:** https://twitter.com/healthcaregov
 - → **Facebook**: https://www.facebook.com/Healthcare.gov

SOCIAL MEDIA POSTS

How to Use: Posting a message on Facebook and tweeting are easy asks of partners and influencers in your community such as mayors, councilmen, local news anchors and other recognizable personalities. If you have your own social media presence, then you can ask them to share or retweet what you post. If not, send a short pitch note, similar to what you would send media and include the sample post or tweet. The following are samples for distribution. Please note that there is a 140 character limit on Twitter.

Purpose	Platform	Сору	Char. Count
Event	Twitter	Ready to enroll in quality health coverage? Stop by the [organization name] storefront in [location/city] today to #GetCovered!	127
Event	Twitter	Are you at the enrollment event at [organization name] in [city] today? Stop by and enroll in quality health coverage! #GetCovered	130
Event	Twitter	Our enrollment experts are available at [event/location] today to help you #GetCovered. Stop by from [time] to [time]!	117
Event	Facebook	Are you ready to #GetCovered? Come to the [organization name] event to talk to our enrollment experts and enroll in quality health coverage.	140
Event	Facebook	Stop by our storefront today, where our enrollment experts can answer your health coverage questions and help you #GetCovered!	126
General	Twitter	Want to #GetCovered? We're here to help! Drop by [address] at [office hours].	77
General	Facebook	Do you want to #GetCovered? Our enrollment experts are here to help! Our office at [address] is open from [office hours].	122
General	Twitter	Need help with re-enrollment? Stop by [address] from [office hours] to ensure you stay covered! #GetCovered	107

Updated: September 2015

Social Media Images

The following images can also be used to accompany your Facebook or Twitter posts. Posts that include visuals are much more effective in driving engagement and interest online. The images below are sized for sharing on Facebook and Twitter respectively.

Facebook Image:



Updated: September 2015

Twitter Image:

