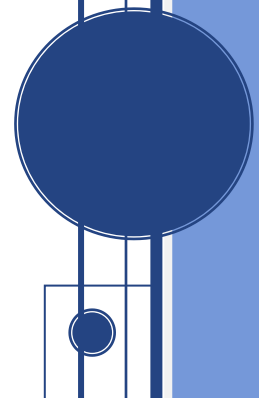




HEALTH ACCESS AMERICA

Delaware Report: Results and Best Practices

The consequences of being without health insurance are beyond debate. The Institute of Medicine (IOM) has concluded that uninsured adults have a 25 percent greater risk of premature death than those who have health coverage. The societal costs are significant, as well. People without health coverage are more likely to go without preventive or diagnostic care and, thus, when they need medical assistance, it's frequently in expensive emergency room or acute care settings. Healthcare costs are higher for all Americans because of the uncompensated care provided by physicians, hospitals, and clinics. Building upon previous efforts in other areas around the country, and with a support from AstraZeneca, the Healthcare Leadership Council developed a program to build upon the extensive efforts already underway in Delaware to help Delaware's uninsured families and individuals to obtain health coverage. The Delaware Health Access America effort was developed under the premise and supported by research, that a significant number of uninsured citizens don't have to be without coverage. We have long known that not all of those eligible for public programs, like Medicaid and the Children's Health Insurance Program are enrolled. And studies have shown that many small businesses and working individuals don't know how to get information on how to compare plans and prices. As you will see in the following pages, we have demonstrated the strides and also the challenges that can be made when people are provided with the information they need to make sound decisions for their own and their families' health and well-being. It is our hope that from our experience other communities and organizations will be encouraged to launch their own initiatives.



HEALTH ACCESS AMERICA

Delaware Report: Results and Best Practices

COMMUNITY-BASED HEALTH COVERAGE OUTREACH

Delaware *Health Access America* (HAA) organizers began by building coalitions of community-based organizations such as civic clubs, business groups, churches and faith-based organizations, schools, ethnic alliances, and others. These coalitions were critical in developing health coverage educational events and providing the local credibility that encouraged residents to attend events to find out more about the importance of health coverage and their various public and private options.

The public-private focus of this effort cannot be emphasized strongly enough. The initiative began with the premise that, although there are not coverage options available for every single uninsured person, public programs and private plans are available for many individuals without coverage, and a proactive effort is essential to make sure that people are linked with the available option best suited to them.

Consequently, at health coverage educational events, experts were on hand who could answer questions about programs like Medicaid and Delaware's Healthy Children Program. There were also independent health insurance representatives who could present a number of private plan options from a variety of different insurers.

The Delaware *Health Access America* activities and resources were directed toward the following types of activities in New Castle, Kent, and Sussex counties:

Grassroots Outreach

1. Distributed materials and conducted enrollment/education events in establishments in which key populations naturally congregate, i.e., community health centers, schools, hospitals, workplaces, job fairs, health clubs, physician offices, churches, and retail stores.
2. Developed and delivered presentations on health coverage to community organizations, including rotary clubs, service organizations, local disease support groups, workplace "lunch and learn" sessions, and faith-based institutions.

A coalition of community groups was critical in promoting health coverage options.

Earned Media Development

3. Conducted intensive outreach to local reporters to ensure that there was a continuing drumbeat of interest on the uninsured problem and to stimulate public discussion on possible solutions.
4. Placed articles and informational pieces in publications produced by state-wide offices and local chapters of various organizations, as well as in weekly community newspapers, local seniors' publications, and faith-based community weekly bulletins.

Information Dissemination

5. Utilized the Delaware *Health Access America* enrollment/education events as a platform to provide current information to local media and community groups on the impact of uninsurance.
6. Provided expert speakers on healthcare and the uninsured at various events in Delaware *Health Access America* target locales. Recruited five people willing to share their stories. These people were either providers working to get coverage or employers or individuals who recently obtained coverage and were willing to share their experiences.
7. Delaware *Health Access America* participated in the Delaware State Fair by partnering with Healthy Delawareans Today and Tomorrow which resulted in the dissemination of over 1,200 health informational brochures.
8. Delaware *Health Access America* partnered with the Newark YMCA and the student health office at the University of Delaware to publicize and distribute information about local enrollment events and uninsured programs.

A.J. DiMaio, MD
Alisa Kaiser Portraits
American Diabetes Association
American Heart Association
American Radiology
American Radiology
American Radiology Services
American Radiology Services
Applo Human Rights Foundation
Arthrex
AstraZeneca
Bear Library
Benefits Collection
Bill Rust Plumbing Services
Biomet Sports Medicine, Ascension
BlueCross BlueShield of Delaware
Boire's Hair Design and Day Spa
Breathe For Your Life, Inc.
Bulls-Eye Construction
Bureau of Health Planning Management
Central Delaware Chamber of Commerce
Christiana Care
Christiana Care –John Ranonis
Christiana Care Joint Center
Christina Hospital
Clover Electric
Coastal Orthopedics
Creative Communications
Creenaught LLC
Crozier Medical
DE Academy of Medicine
DE Academy of Ophthalmology
DE Branch of American College of Surgeons
DE Children's Campaign

DE Covering Kids & Families
DE Diabetes Coalition
DE Division of Libraries
DE Division of Social Services
DE Ecumenical Council on Children & Families
DE Foundation for Medical Services
DE Health Care Assoc.
DE Health Care Commission
DE Immunization Coalition
DE Organic Food & Farming
DE Regional Health Ministries Network
DE School Nurses Assoc.
DE State Chamber of Commerce
DE Rural Ministries
Dover Post Newspaper
Downes Insurance Associates
DPH Delaware Division of Aging
Dr. Diana Dickson-Witmer
Dynamic Physical Therapy
Eye Physicians and Surgeons
Four Corners Financial Group
Freedom Enterprises
Genzyme
Globus Medical (Office 1)
Globus Medical (Office 2)
Greater Milford Boys and Girls Club
Health Select
Healthy Children Program
Henrietta Johnson Medical Center
Jerry Allen – Insurance Broker
Jobe's Landscape, Inc
Just for Youth
La Red Health Center
Law Offices of Carol Braverman, Esq.

Lawall Prosthetics/Orthodic
LIMO Exchange
Meadow Wood Hospital
Medical Society of Delaware
Mid Atlantic Assoc. Community Health Centers
MSDIS-Zutz/PLI
Nash Ominscaping, LLC
National Guard Association of Delaware
Neil S. Kaye, MD, PA
Newark YMCA
Ocean Atlantic Companies
Office of Early Childhood & Maternal Health
Office of Primary Care & Rural Health
Omega Medical
Pathways Behavioral Health
Physiotherapy Associates
Psychiatric Society of Delaware
Quality Insights of Delaware
Ray Feehery, MD
Robin Achenbach-BCBS Account Executive
Rockford Center
Select Financial Group
SHARE Network-DE Workforce Investment Board
Shiloh Baptist Church
Soroptimist Club of Dover
The Delaware Adolescent Program
The Learning Center
The Pill Box
Unison
United Way of Delaware
University of Delaware Student Health
WBOC TV16-CBS affiliate
Westside Family Health

***Health
Access
America
Key Partners***

PROGRAM RESULTS

The Delaware *Health Access America* effort was constructed as a two-year pilot program focused on conducting HLC's *Health Access America* efforts in a single state to determine whether a greater impact could be accomplished over a longer period of time.

The two-year pilot approach was created as a way to build upon previous *Health Access America* efforts. This program was modeled after *Health Access America's* six month pilot programs that experienced great success in efforts to link uninsured individuals with available coverage options in 10 different markets across the United States.

Over the two years, efforts were focused on four population groups with a high rate of uninsurance—young adults, children, minority groups, and small business employers and employees, with a special emphasis on low-income individuals and families. Enrollment events throughout the state were geared to attract members of these demographic subsets, from college campus displays that provided information to soon-to-be graduates to holiday-themed events at local schools for uninsured families with young children.

Of the accumulated data from more than 176 events that were held throughout the state the *Health Access America* effort in Delaware attracted 23,302 participants who received information on how to acquire health coverage. Today an estimated 1,164 individuals now have some form of public or private coverage.

Before beginning activities, HLC commissioned the services of the Schapiro Group, an Atlanta-based public opinion research firm, to determine which health coverage enrollment tactics would drive people in Delaware to take action on their own behalf toward finding health coverage. For this project, Schapiro assembled a three-step approach to determine the types of outreach tactics that would be most effective. The research highlighted a number of important points to the forefront to be considered in the Delaware enrollment effort:

- People need to be convinced that they and/or their family need health insurance, particularly parents of children.
- Identification of available resources to help identify and sort through health coverage options is critical.
- People need to hear from trustworthy sources about coverage.

THE IMPACT OF OUTREACH

“My husband and I created our business over twenty years ago. During these years, we have witnessed a lot of human resource and economic trends. The one trend that has remained constant however is the value of health insurance to those we employ, and those we serve. We are thrilled to have a campaign like *Health Access America* in Delaware to raise awareness of this important issue to consumers and policymakers. I appreciate the HAA materials that we can distribute to our employees and our clients so we can help them get health coverage.”

- *Faye Friedman,
Owner, Phoenix
Behavioral Health
Dover, Delaware*

Ms. Traynor moved to Delaware in March 2008. Shortly after her move, her daughter got a sore throat and because she didn't have insurance, she had to take her daughter to the ER where she found out her daughter had strep. At the ER, Ms. Traynor talked to hospital staff who told her about CHAP and CHIP programs. Ms. Traynor did not know anything about either of those programs prior to her conversation with the hospital staff. Taking their advice she enrolled her daughter in CHIP and she is so happy that her daughter now can receive medical care when she needs it.

- *Testimony of
Ms. Traynor, Mother
Rehoboth Beach,
Delaware*

REPLICATING SUCCESS: KEY ELEMENTS FOR EFFECTIVE HEALTH COVERAGE OUTREACH

Know the Environment

Before launching an outreach initiative, it's critical to take an inventory of what's already taking place within the area in question. What organizations are currently working to help the uninsured? What kinds of programs and activities are in place? What types of insurance products are available? How does the enrollment process work in the state for registering for programs like CHIP and Medicaid? It's essential to answer all of these questions in order to assemble effective coalitions and create successful outreach events. In Delaware, knowing the environment facilitated the HAA plan implementation. When enrollment in the Delaware Healthy Children Program was temporarily frozen due to the state budget issue, the HAA effort pivoted to a small business focus.

Build a Strong Partner Network

As research has shown, many uninsured Americans aren't immediately inclined to hunt for the best available health insurance policy, particularly if they are healthy and see coverage as a luxury instead of a necessity. It takes dedicated partner organizations, with high levels of local, on-the-ground credibility, to encourage citizens to spend some of their time to learn more about the value of health coverage. National analysts often wonder why so many people eligible for public programs aren't enrolled. Local partner groups, even those groups without expertise in insurance, can identify the people who most likely need assistance and can help link them to the best coverage options.

Develop Metric System with Partner Groups

So as to attribute Delaware *Health Access America* enrollment numbers appropriately, we worked with partners to develop a list of groups in the state that are key players working to increase enrollment. In addition, we organized these key players into groups to reflect who has conducted an equivalent amount of enrollment outreach as compared to our initiative efforts. Our enrollment number represents a prorated share of the overall enrollment numbers. The number of total individuals touched is derived from tracking materials distributed and people counseled. Based on the Schapiro research, the premise is that individuals who have been exposed to a message about the value of health insurance are more likely to seek out coverage at some point.

Leverage Already-Scheduled Events and Activities

Delaware houses numerous outreach efforts pertaining to the uninsured, such as Healthy Delawareans Today and Tomorrow, Delaware's Healthy Children Program, and Covering Kids and Families to name a few. Organizations should build on what others are doing so they can make their outreach dollars stretch further by working with local groups to inject a health coverage message into events already taking place. Not only does this avoid the time and expense of re-inventing the proverbial wheel, but it makes it possible to emphasize the importance of health coverage to a ready-made audience.

Localize Your Message

Research has shown that generic mailings sent to thousands of people statewide are not as effective as the advice of a local radio talk show host. People do not respond to prepackaged, one-size-fits-all advice. Delaware communities have their own character, and that needs to be reflected in the message as well as the individuals and groups delivering that message.

Local Media is Valuable in Establishing Credibility

Studies have shown that the local newspaper has a greater impact on people's decisions, and individuals tend to listen more attentively to the local television or radio news than they do to network nightly news. Early on in the campaign, we conducted local earned media efforts with partner groups in order to establish credibility within the community. It also helped ease the way towards attracting uninsured individuals to an enrollment or education event because it allowed individuals to familiarize themselves with the effort by reading about it in the local paper.

One-On-One Counseling is Vital

Decisions about health insurance are extremely important and intensely personal matters. A lecture to a large group may pique some interest, but it's not likely to be a catalyst for action. Asking questions about the cost of health insurance, eligibility for public programs, pre-existing conditions, and other matters cannot and will not be done in front of an audience. Any effective outreach initiative must utilize qualified counselors who can meet with

THE IMPACT OF OUTREACH

"Growing up, I never really thought about health insurance. I just knew that if I was sick or got hurt mom and dad would take me to the doctor. Then, the day comes when you are no longer eligible to stay on mom and dad's plan. I thought I was young and healthy so health insurance wasn't a priority of mine when I accepted a mechanic's position with an employer that didn't offer health coverage. Over the summer, I got injured at work and had to go to the emergency room to get stitches. Fortunately, because I was injured on the job, my employer paid the costly medical bills as part of workers' comp. That is when it really hit me just how important health insurance is. If I had gotten hurt at home and needed stitches, paying that bill could have put me in a financial bind for a few months.

I recently accepted a position with a new employer, and once again, unfortunately, health insurance is not offered as part of my benefits package. But, having learned my lesson, I'm no longer without insurance. With the help of *Health Access America* materials, I was able to shop around for affordable private coverage. Sure, I have to pay out of pocket every month for my coverage, but I think it's a lot better than risking owing a lot of money if I get hurt or have a serious illness. In fact, just 2 weeks after purchasing my private coverage, I did end up in the ER unexpectedly and had to have several expensive tests performed. Instead of foregoing treatment or worrying about the cost of the tests, I was able to focus on getting well. I am so thankful that I opted to purchase my own coverage."

- Jerry Jerman, Son of HAA
small business partner
Jerman Landscaping,
Ellendale, Delaware

people privately and face-to-face to help them make those personal health coverage decisions. It's important to note that even after individuals were counseled, affordability was still a major barrier to seeking coverage, since Delaware *Health Access America* activities were conducted at the height of the economic downfall.

Make Outreach Easy for Busy Parents and Small Business Owners

The millions of small business owners with fewer than 20 employees don't have human resource departments to compile information on health insurance policies and compare them for price and quality. Delaware *Health Access America* found great benefit in hosting local seminars for small business owners, at which experts could answer questions on issues such as tax deductibility and the various types of insurance plans available. Often, these seminars were held at times and locations that would make it easy for local merchants to attend. The same holds true for the busy schedules of parents with young children. It's useful, as well, to tell people in advance what information they should bring in order to facilitate the enrollment process for either public programs or private plans.

THE IMPACT OF OUTREACH

Julia Davis was a student at Widener University preparing for graduation. As an outdoor enthusiast who engaged in snowboarding and other activities that carry the risk of injury, Ms. Davis knew that she needed health coverage.

College graduation, however, also meant the loss of her health insurance. She was employed, but it was a seasonal position that didn't include health coverage. Like many people, Ms. Davis wasn't certain she would be able to afford health insurance and didn't know where to go to learn about possible health plan options that might work for her.

Having heard about *Health Access America*, she met with a representative of the program and learned that affordable insurance options did indeed exist. With the assistance provided by *Health Access America*, she enrolled in a BlueCross BlueShield individual health plan and paid her monthly premiums in the interim between graduation and securing a full-time position. This health coverage enabled Ms. Davis to enjoy the activities she loved without the worry of how to pay her medical bills if she became injured.

- *Testimony of
Julia Davis, College student
Wilmington, Delaware*

Any effective outreach initiative must utilize qualified counselors who can meet with people privately and face-to-face to help them make those personal health coverage decisions.