

Health Coverage Enrollment Study



Health Access
AMERICA

March 2007



The
Schapiro
Group

Table of Contents

Introduction & Methodology.....	1
Situation Analysis.....	3
Messaging.....	9
Enrollment Techniques.....	18
Recommendations.....	21
Appendix I: National Survey Instrument.....	23
Appendix II: Experimental Messaging.....	32

Introduction and Methodology

The Health Access America campaign (HAA) seeks to increase public awareness of the value of health insurance, and to increase individuals' opportunities for finding affordable public or private health coverage. In preparation for this campaign, The Schapiro Group conducted a multi-stage nationwide study to determine which health coverage enrollment tactics will drive people to take action on their own behalf toward finding health coverage. The study focused on HAA's four target audiences: young adults, Parents of children, small business employers and employees, and Latinos. In addition to forecasting the efficacy of various health coverage enrollment techniques, the study identified ideal messaging for each of these four audiences.

Methodology

The study consisted of 3 parts: a national survey of un- and underinsured people under age 65, 40 one-on-one in-depth follow-up interviews with select survey respondents, and a health coverage self-enrollment experiment. The study was conducted from December 2006-February 2007.

The national survey served two key functions. First, it provided data on how people feel about finding health coverage, where they might turn, and what hurdles are in their way. Second, it provided a common data point with the enrollment experiment, allowing the results of the enrollment experiment (which was conducted in only one state, discussed later) to be relevant nationally. The national survey consisted of 800 interviews of individuals throughout the contiguous 48 states; the margin of sampling error for the full sample is $\pm 2.8\%$. While still a scientific sample, the sampling method was designed in order to interview individuals from HAA's 4 audiences at a disproportionately high rate. This method, coupled with the fact that HAA's audiences are *not* mutually exclusive, enabled the national survey to include interviews with at least 250 individuals from each of the 4 audiences. The survey instrument is contained in Appendix I.

In order to probe more deeply into the issues at hand, The Schapiro Group conducted one-on-one in-depth interviews with 40 selected respondents from the national survey, 10 from each HAA audience. The main focus of the interviews was to explore refinements to audience messaging based on the results of the national survey. As such, individuals were selected for interviews based on their *dissatisfaction* with the tested messaging. This method of combining a quantitative and qualitative research approach provides powerful and efficient results. Interviews were conducted over the phone by The Schapiro Group, usually lasting 15-25 minutes.

The centerpiece of the study is the health coverage self-enrollment experiment, which determines how and when to communicate with HAA’s audiences in order to effect its desired outcome: encouraging people to make the decision to enroll in health coverage and then helping them take the first step to doing so. To do this, The Schapiro Group conducted a communications experiment that exposes uninsured individuals to various experimental stimuli—in this case different forms of communication about finding health coverage—and then determined whether or not each experiment participant actually took the desired first step. Text of these communications is contained in Appendix III.

The outcome of interest was either calling an 800 number or going to a web site in order to request an information packet that explains affordable health coverage options and how to go about pursuing them. In order to receive the packet, participants entered either their phone number or a “participation code”, allowing The Schapiro Group to determine who requested information and what communications stimuli they were exposed to. On its own, the results of the experiment would be difficult to interpret since real-life communications do not occur in controlled experimental environments. This is where the shared data points from the national survey come into use: key results from the national survey translate experimental results into robust estimations of real-life communications strategies.

Situation Analysis

Data from the national survey and follow-up one-on-one interviews offer insights into *why* the issue of health coverage is such a difficult one for HAA's four target audiences. Overall, the challenge for HAA is twofold: convincing its target audiences that *they need health insurance* and then convincing them that *options are out there that they can afford*. Beyond this challenge is the difficulty of providing useful information on health coverage to those who have been persuaded to try and find it.

While HAA's audiences recognize the seriousness of rising health care costs (table 1), that "global" concern rarely translates into a concern about one's own health coverage status (tables 2 and 3). Absent this concern, it will be difficult to entice anyone to seek health insurance simply by providing him or her information on how or why to do so. Instead, the data show that first people need to be persuaded that their own health coverage status is personally concerning.

Table 1. How Serious is the Rising Cost of Healthcare?

	Very serious	Somewhat serious	Not at all serious	Don't know/Refused
Total	70%	27%	1%	1%
Small business	72%	26%	1%	1%
Young adults	69%	25%	4%	2%
Parents of children	66%	31%	1%	1%
Latinos	50%	43%	4%	4%

Table 2. I am concerned about not having coverage...

	Strongly agree	Somewhat Agree	Somewhat Disagree	Strongly disagree	Don't know/Refused
Total	23%	34%	35%	8%	1%
Latinos	39%	43%	14%	0%	4%
Parents of children	24%	31%	38%	7%	0%
Young adults	22%	25%	42%	11%	0%
Small business	20%	42%	33%	5%	1%

Table 3. I am concerned that my child/children does/do not have coverage...

	Strongly agree	Somewhat Agree	Somewhat Disagree	Strongly disagree	Don't know/Refused
Total	22%	25%	42%	10%	1%
Latinos	33%	57%	0%	10%	0%
Parents of children	22%	25%	42%	10%	1%
Small business	14%	31%	45%	6%	4%
Young adults	12%	24%	53%	12%	0%

Note: Includes only respondents with children in household

An important consideration evidenced in these tables is that while Latinos express the lowest levels of “global” concern for health coverage (only 50% say the rising costs of health care is “very serious”), conversely they show the highest levels of concern over their own lack of health coverage as well as that of their children. While this finding suggests that Latinos—more so than the other three audiences—might be better served by *providing them information* on finding health insurance rather than *persuading* them to do so, a closer look shows that this is not entirely the case. One-on-one interviews with uninsured Latinos confirmed that this audience is particularly wary of information they find about health coverage, citing that most sources cannot be trusted. Thus, many Latinos will need to be convinced that an information source is trustworthy before they are willing to take in any of its information.

Tables 4 and 5 show further why HAA’s major challenge is persuasion rather than supplying information. Respondents from each of the 4 audiences hesitate to believe that there are, indeed, health coverage options available for them; even fewer believe that they can afford coverage.

Table 4. There are health coverage options out there for people like me...

	Strongly agree	Somewhat Agree	Somewhat Disagree	Strongly disagree	Don't know/ Refused
Total	12%	40%	29%	18%	1%
Parents of children	15%	37%	27%	21%	0%
Small business	15%	33%	38%	13%	1%
Young adults	9%	62%	15%	15%	0%
Latinos	7%	57%	18%	18%	0%

Note: Uninsured respondents only

Table 5. Can you afford health insurance?

	Yes	No
Total	34%	66%
Young adults	53%	47%
Small business	39%	61%
Latinos	36%	64%
Parents of children	33%	67%

Note: Uninsured respondents only

The one minor exception to this generalization pertains to young adults. While uninsured young adults are equally as suspicious as the other three audiences that there truly are health coverage options suitable for them, they are considerably more likely to believe that they can afford coverage. One-on-one interviews indicate that while cost is still an issue for young adults, the bigger problem is that the perceived cost-benefit ratio is not conducive to finding coverage because the benefit side of the equation is too low. This rationale is comparable to what parents of children cite when asked why they are not concerned about the lack of health coverage for their children.

While the core challenge for HAA is persuading its 4 audiences that they need health coverage and that there are options available to them, there is still a significant role for HAA to play in providing trustworthy information to its audiences on where and how to find coverage.

Table 6 shows that very few people in the 4 audiences “strongly agree” that they know where to go to find coverage that is right for them, particularly young adults and Latinos. It is important to note, however, that the reasons why for these two audiences are different. As table 7 shows, many more young adults know of a reliable source of information about health coverage options than Latinos. As mentioned earlier, many Latinos feel that the information available to them on health coverage is untrustworthy. Young adults, on the other hand, simply tend not to have enough life experience to understand their health coverage options fully.

Table 6. I know where to go to find the coverage that is right for me...

	Strongly agree	Somewhat Agree	Somewhat Disagree	Strongly disagree	Don't know/Refused
Total	14%	42%	32%	10%	2%
Small business	18%	35%	43%	3%	1%
Parents of children	14%	45%	26%	14%	1%
Young adults	7%	45%	36%	9%	2%
Latinos	4%	61%	29%	7%	0%

Note: Uninsured respondents only

Table 7. Do you know of a reliable source or information about health coverage options?

	Yes	No	Don't know/Refused
Total	45%	54%	1%
Small business	66%	34%	0%
Young adults	60%	40%	0%
Latinos	43%	57%	0%
Parents of children	25%	73%	2%

Note: Uninsured respondents only

Table 8 shows that HAA’s 4 audiences look to very different sources for information on health coverage. While it is tempting to assume that young adults are most prone to turn to the internet for this information, their first choice tends to be family and friends. Small business employees and owners, on the other hand, indicate that they would look first to the internet.

Table 8. Where uninsured respondents turn for information on health insurance

	Internet	Friends or family	Employer	Insurance agent or underwriter	State insurance commissioner's office	Do something else	Don't know/Refused
Total	27%	19%	15%	12%	1%	23%	2%
Small business	49%	14%	3%	23%	3%	6%	3%
Young adults	21%	36%	21%	7%	0%	7%	7%
Parents of children	9%	18%	16%	9%	2%	41%	5%
Latinos	8%	25%	33%	8%	0%	17%	8%

Parents of children represent the audience for whom providing useful information on finding health coverage is most difficult. People in this audience are disinclined to turn to any of the specific information sources cited in table 8; almost half say they would “do something else” to get information on health coverage. One-on-one interviews showed no consistently cited source to suggest what “doing something else” actually entails.

While the preferred health coverage information source of this audience remains a mystery (if one even exists at all), the data do shed some light on the types of information that this audience wants once they identify a source. Much like small business employers and employees, parents of children overwhelmingly believe that health coverage options are too confusing. This concern is shared among all 4 audiences, but is especially prevalent among these two.

Table 9. Are health coverage options too confusing?

	Yes	No	Don't know/Refused
Total	68%	30%	1%
Small business	71%	29%	0%
Parents of children	69%	29%	2%
Latinos	50%	50%	0%
Young adults	47%	53%	0%

Note: Uninsured respondents only

The data also suggest—especially for parents of children—that health coverage is an issue of personal pride; table 10 shows that far fewer parents of children feel comfortable getting health coverage through a public program than any of the other three audiences. This is another important insight into the challenge of providing useful health coverage information to parents of children, as information about coverage through public programs might repel more people than it attracts.

Table 10. Do you feel comfortable getting coverage through a public program?

	Yes	No	Don't know/ Refused
Total	63%	35%	2%
Small business	80%	15%	5%
Young adults	80%	20%	0%
Latinos	71%	29%	0%
Parents of children	47%	53%	0%

Note: Uninsured respondents only

Messaging

This section of the report is based on the combined results of the messaging portion of the national survey and data gleaned from the 40 in-depth one-on-one interviews with select survey respondents. These interviews focused on *less effective* messages to explore why they might not resonate with HAA’s audiences, and how they might be improved.

Audience: Parents of children

Messages that resonate with parents of children focus on potential monetary and health repercussions of not having health insurance. The messages illustrate how health insurance is necessary to promote long-term health and to prevent the family from falling into debt because of a medical emergency. The main concerns for parents are the well-being of their children and the financial stability of their family. Putting the family in a vulnerable financial situation compromises how well the parents can take care of their children.

Most Effective Messages	Percent Convincing		Strongest Subgroups
	Uninsured	Underinsured	
Even if you are young and healthy, you still need health insurance. An unexpected illness or injury can happen to anyone, regardless of age and health.	94%	90%	Responses are comparable across all subgroups
When you avoid seeking medical care because of high costs, you could be putting your long term health at risk.	92%	93%	Men 50-59 year olds Small business Some college Spanish-speaking HH
Without insurance, a medical emergency could put you or your family in debt for many years.	91%	95%	Responses are comparable across all subgroups
Having health insurance gives you peace-of-mind, knowing that you will get quality health care and your bills will be covered if you get sick or injured.	90%	84%	Responses are comparable across all subgroups
Forty-five million Americans do not have health insurance. This high uninsured rate means more frequent, longer illnesses and shorter lifespans for those without insurance, and higher healthcare costs for everyone else.	82%	87%	Responses are comparable across all subgroups

Talking Points

- “Being uninsured and avoiding medical care not only puts your long-term health at risk, but you risk putting you and your family into debt for many years.”
- “Having health insurance gives you peace-of-mind at any age.”
- “Over 45 million Americans don’t have health insurance. It is a major problem because it shortens people’s lifespans and drives up the cost of healthcare.”

Least Effective Messages	Percent Convincing		Strongest Subgroups
	Uninsured	Underinsured	
Getting health insurance is a good investment for you and your family, because in the long run, it is less expensive to pay for insurance premiums than it is to pay the full cost of medical bills.	72%	83%	Responses are comparable across all subgroups
As a business owner, offering health insurance is a good investment. It leads to less illness, less absenteeism, and greater productivity from employees.	69%	84%	Income \$75K-\$124,999 Some college Whites 30-39 year olds Small business
Health insurance for your children is often inexpensive and easy to find, even if they’re on a separate plan from their parents.	63%	42%	Income \$75K-\$124,999 Spanish-speaking HH Less than HS Non-whites 30-39 year olds Non small business
There are health coverage options available for almost anyone, even for people who think they can’t afford it.	42%	46%	Responses are comparable across all subgroups
Choosing to take health insurance offered by your employer will probably save you money in taxes, even if your employer does not contribute money to the premium.	40%	57%	Income \$75,000-124,999 Graduate degrees 30-39 year olds Non small business

Considerations for Messaging Modifications

- Cost is the main issue; parents would like more information about affordable healthcare.
 - “Although many people struggle to find affordable health coverage, there are options out there that can make it more affordable.”
 - “There are health care options out there that can help you keep the cost of your children's health insurance down, even if they are on a separate plan from you.”

“Health insurance for children is usually much less expensive than for adults. The options that are out there may surprise you and are worth looking into.”

- Many parents say they want healthcare options to be more understandable, to be spelled out in lay terms as best as possible.

“If you take the health insurance offered to your employer, you will probably save money on your taxes since you can use pre-tax dollars to pay the premium.

“Getting health insurance for your family is a good idea because it is less expensive in the long run to pay for insurance premiums than it is to pay the full cost of medical bills.”

Audience: Small Business Employees and Owners

Messaging for small business employees and owners should concentrate on how providing health insurance is a good investment—not just for the owner but also for the employee. Providing health insurance benefits the owner of the business since, among other reasons, it shows an investment in employees. A major expense any business faces is employee turnover. If an employer offers insurance, employees are less likely to leave and future employees can be attracted as well. Employees benefit from peace-of-mind, which promotes productivity and reduces absenteeism. For both employers and employees, messaging needs to address cost: businesses can decrease expenses through increased productivity, less absenteeism, and quality employees; employees’ costs can decrease by participating in their employer’s health plans.

Most Effective Messages	Percent Convincing		Strongest Subgroups
	Uninsured	Underinsured	
Having health insurance gives you peace-of-mind, knowing that you will get quality health care and your bills will be covered if you get sick or injured.	92%	86%	Income \$60K-\$74,999 Some college No kids
One of the greatest expenses faced by any business is employee turnover. Offering health insurance is a good incentive to attract future employees and to keep current employees from leaving the company.	90%	86%	Income \$75K-\$124,999 Some college 18-29 year olds
When you avoid seeking medical care because of high costs, you could be putting your long term health at risk.	89%	96%	Income \$125K-\$199,999 Bachelor’s degree Has kids
Without insurance, a medical emergency could put you or your family in debt for many years.	89%	97%	Some college Whites
Even if you are young and healthy, you still need health insurance. An unexpected illness or injury can happen to anyone, regardless of age and health.	87%	92%	Income \$125K-\$199,999 Some college Has kids
As a business owner, offering health insurance is a good investment. It leads to less illness, less absenteeism, and greater productivity from employees.	82%	72%	Income \$75K-\$124,999 Some college 40-49 year olds

Talking Points

- “Offering health insurance to your employees is a good investment. Not only does it help you cut down long-term absences, but it makes your business more attractive to potential employees.”
- “Businesses that offer health insurance are investing in their employees. It contributes to employee satisfaction and promotes greater productivity.”

- “Smart businesses offer health insurance as a way to attract new employees and retain their current ones.”
- “Being uninsured and avoiding medical care not only puts your long-term health at risk, but you risk putting you and your family into debt for many years.”
- “Having health insurances gives you peace-of-mind at any age because you know that you have access to quality healthcare and your health care expenses will be covered.”

Least Effective Messages	Percent Convincing		Strongest Subgroups
	Uninsured	Underinsured	
Forty-five million Americans do not have health insurance. This high uninsured rate means more frequent, longer illnesses and shorter lifespans for those without insurance, and higher healthcare costs for everyone else.	75%	87%	Income \$75K-\$124,999 Some college 40-49 year olds
Health insurance for your children is often inexpensive and easy to find, even if they’re on a separate plan from their parents.	69%	40%	Men Income \$75K-\$124,999 18-29 year olds Has kids
Choosing to take health insurance offered by your employer will probably save you money in taxes, even if your employer does not contribute money to the premium.	67%	51%	Men Income \$60K-\$74,999 Whites 60-64 year olds
Getting health insurance is a good investment for you and your family, because in the long run, it is less expensive to pay for insurance premiums than it is to pay the full cost of medical bills.	66%	82%	Income \$75K-\$124,999 Less than HS 50-59 year olds
There are health coverage options available for almost anyone, even for people who think they can’t afford it.	46%	48%	Men Income \$125K-\$199,999 Less than HS 30-39 year olds Has kids

Considerations for Messaging Modifications

- Same as “Parents of children” audience.

Audience: Latinos

Messaging to engage Latinos is more similar to the other three audiences than different. Latinos are concerned with cost, the health and well-being of their families, and access to health insurance information. What differentiates messaging for Latinos from the other three audiences is the source and clarity of the messaging. For this audience in particular, information has to be backed up by a reliable source and explained clearly. It will also help to present information in Spanish. Latinos sometimes feel that health coverage information providers are not straightforward; having Spanish translations helps ensure Latinos that the source is trustworthy.

<u>Most Effective Messages</u>	Percent Convincing		Strongest Subgroups
	Uninsured	Underinsured	
Even if you are young and healthy, you still need health insurance. An unexpected illness or injury can happen to anyone, regardless of age and health.	91%	89%	Spanish-speaking HH
Getting health insurance is a good investment for you and your family, because in the long run, it is less expensive to pay for insurance premiums than it is to pay the full cost of medical bills.	90%	87%	Responses are comparable across all subgroups
Having health insurance gives you peace-of-mind, knowing that you will get quality health care and your bills will be covered if you get sick or injured.	89%	88%	Spanish-speaking HH
When you avoid seeking medical care because of high costs, you could be putting your long term health at risk.	88%	91%	Spanish-speaking HH
As a business owner, offering health insurance is a good investment. It leads to less illness, less absenteeism, and greater productivity from employees.	81%	76%	Spanish-speaking HH Small business
Without insurance, a medical emergency could put you or your family in debt for many years.	81%	89%	Responses are comparable across all subgroups

Talking Points

- “Health insurance is a good investment for you and your family, regardless of your age and current health. You get the security of knowing your medical bills will be covered, and you have access to quality medical care if you were to get sick or injured.”
- “Without health insurance, you could be putting you and your family's long-term health at risk by not seeking medical attention when you need it. If it does become necessary to seek medical attention while you are uninsured, you risk years of debt for you and your family.”

- “Businesses that offer health insurance are investing in their employees. It contributes to employee satisfaction and promotes greater productivity.”
- “Smart businesses offer health insurance as a way to attract new employees and retain their current ones.”

<u>Least Effective Messages</u>	Percent Convincing		Strongest Subgroups
	Uninsured	Underinsured	
Forty-five million Americans do not have health insurance. This high uninsured rate means more frequent, longer illnesses and shorter lifespans for those without insurance, and higher healthcare costs for everyone else.	77%	80%	Responses are comparable across all subgroups
One of the greatest expenses faced by any business is employee turnover. Offering health insurance is a good incentive to attract future employees and to keep current employees from leaving the company.	76%	100%	Small business
Health insurance for your children is often inexpensive and easy to find, even if they’re on a separate plan from their parents.	62%	55%	Has kids
There are health coverage options available for almost anyone, even for people who think they can’t afford it.	55%	64%	Men
Choosing to take health insurance offered by your employer will probably save you money in taxes, even if your employer does not contribute money to the premium.	40%	58%	Responses are comparable across all subgroups

Considerations for Messaging Modifications

- The concerns of Latinos are more alike the other audiences than different. One notable way they differ: Latino interviewees want to see more information to back up claims that insurance can be affordable.

Audience: Young Adults

The most effective messages that convince young adults to seek out insurance are informational and revolve around costs. These messages focus on the potential to fall into debt because of a medical emergency, and the benefits of insurance for both employers and employees. Peace-of-mind is important to young adults; having insurance means they are less likely to avoid seeking medical treatment that will keep them healthy in the long-term. The least effective messages are those centered on children and the money they could save over time by participating in their employer's health plan.

<u>Most Effective Messages</u>	Percent Convincing		Strongest Subgroups
	Uninsured	Underinsured	
One of the greatest expenses faced by any business is employee turnover. Offering health insurance is a good incentive to attract future employees and to keep current employees from leaving the company.	100%	85%	Whites Small business No kids
Getting health insurance is a good investment for you and your family, because in the long run, it is less expensive to pay for insurance premiums than it is to pay the full cost of medical bills.	89%	85%	Women Spanish-speaking HH
Without insurance, a medical emergency could put you or your family in debt for many years.	89%	89%	Whites Bachelor's degree
When you avoid seeking medical care because of high costs, you could be putting your long term health at risk.	87%	91%	Non-whites Graduate degree
Even if you are young and healthy, you still need health insurance. An unexpected illness or injury can happen to anyone, regardless of age and health.	87%	88%	Responses are comparable across all subgroups
Having health insurance gives you peace-of-mind, knowing that you will get quality health care and your bills will be covered if you get sick or injured.	83%	84%	Spanish-speaking HH Less than HS

Talking Points

- “Businesses that offer health insurance are investing in their employees. It contributes to employee satisfaction and promotes greater productivity.”
- “Smart businesses offer health insurance as a way to attract new employees and retain their current ones.”
- “Even those who are young and healthy, being uninsured increases the chances that you and your family will be debt for many years if a medical emergency arises. It also increases the chances of your long term health being at risk by avoiding medical care.”

- “Health insurance gives you with peace-of-mind since you know that, even if you have an unexpected illness or injury, you have access to quality medical care and your expenses will be covered.”

<u>Least</u> Effective Messages	Percent Convincing		Strongest Subgroups
	Uninsured	Underinsured	
Forty-five million Americans do not have health insurance. This high uninsured rate means more frequent, longer illnesses and shorter lifespans for those without insurance, and higher healthcare costs for everyone else.	72%	78%	Responses are comparable across all subgroups
Health insurance for your children is often inexpensive and easy to find, even if they’re on a separate plan from their parents.	57%	47%	Have kids
Choosing to take health insurance offered by your employer will probably save you money in taxes, even if your employer does not contribute money to the premium.	56%	59%	Responses are comparable across all subgroups
As a business owner, offering health insurance is a good investment. It leads to less illness, less absenteeism, and greater productivity from employees.	49%	70%	Women Small business
There are health coverage options available for almost anyone, even for people who think they can’t afford it.	46%	62%	Responses are comparable across all subgroups

Considerations for Messaging Modifications

- Cost seems to be the most significant barrier in this audience as well. This group mostly wants information; they feel they have looked thoroughly, but have not been able to find inexpensive health insurance.
- Uninsured young adults will benefit from a better explanation of why taking your employer-provided insurance can save you tax money. They have not been paying taxes very long, and have not been working as long.

Health Coverage Self-Enrollment

The research thus far shows that when it comes to convincing people to find health coverage, it is equally important to consider the communication source and medium as it is to develop custom messaging. This section of the report addresses the central concern of the research: identifying modes for delivering HAA's messages that lead people to take action on their own behalf toward finding health coverage.

The chart on the following page shows how fundamentally different modes of communication reach each of HAA's 4 audiences, both at initial and subsequent points of contacts. It indicates the number of new un- and underinsured individuals per 1,000 *attentive* un- and underinsured contacts who will take a proactive step toward getting health coverage when they are presented with information on finding affordable insurance (e.g., the number who would request a guide for selecting affordable insurance).

Overall, none of the four audiences responded well to objective communication modes, casting concern over the utility of op-eds, reporting, or any other communication technique where an expert *unilaterally* imparts information on an audience. This key finding provides further credence to the situation analysis, which suggested that HAA's foremost goal is persuasion rather than supplying information.

Another significant finding from the chart is the relatively low outcome rates for Latinos. While Latinos and parents of children both show low outcome rates at initial contact, the rate increases markedly among parents of children at subsequent contact but remains flat among Latinos. As the situation analysis suggested, Latinos hold a high standard for trustworthy health coverage information, and information that does not meet that standard is often disregarded.

The most notable pattern in the chart is the comparatively high levels of effectiveness of commercial audio communication modes. Commercial-tone communications are patently persuasive; typical modes include radio and TV commercials, as well as print advertisements. The chart shows that while print advertisements will tend to be much more effective than objective print media, radio and TV spots are even more effective.

Comparisons of Techniques for Eliciting Health Coverage Self-Enrollment

Initial and Subsequent Contacts with Uninsured and Underinsured Nationwide

Contact	Audience	Objective Tone (From an expert/objective source)				Commercial Tone (persuasive advertisement)				Conversational (Q & A with a knowledgeable source)	
		Audio (Radio/TV)		Text (Mail/Newspaper)		Audio (Radio/TV)		Text (Mail/Newspaper)			
		Uninsured	Underinsured	Uninsured	Underinsured	Uninsured	Underinsured	Uninsured	Underinsured	Uninsured	Underinsured
Initial	Children (via parents)	40	25	15	10	50	35	25	15	20	15
	Latinos	45	30	20	10	70	45	40	25	30	20
	Small Business (Owners & Employees)	70	35	35	20	100	65	60	35	45	30
	Young Adults	55	40	25	15	90	60	45	30	40	25
Subsequent	Children (via parents)	50	35	20	15	150	10	70	50	100	70
	Latinos	25	15	15	10	70	45	30	20	50	35
	Small Business (Owners & Employees)	45	30	20	15	135	90	60	40	90	60
	Young Adults	60	40	30	20	180	120	55	40	120	80

The chart also shows the ideal role for HAA to play in providing health coverage information, even though persuasion is paramount. Recall from the situation analysis that even if HAA's audiences were convinced that they should and can find health coverage, many do not know where to turn. The chart shows how HAA can fill this void, namely through conversational communication modes. Conversational communication modes—where a perceived expert is asking questions of and providing answers to individuals—have low outcome rates as an initial contact with uninsured individuals from each of the 4 audiences. However, this exchange of information is highly successful at subsequent attempts, particularly among young adults and parents of children (the latter of whom showed no clear indication in the situation analysis of where they would turn for information on health coverage).

Recommendations

HAA's foremost challenge in encouraging individuals to seek out health coverage is in persuading them that *they need health insurance* and then convincing them that *options are out there that they can afford*. Beyond this challenge is the need to provide useful information on health coverage to those who have been persuaded to try and find it. The data show that HAA's communications funding strategy will be most effective by adhering to the following guidelines.

- Overall, HAA will have the most success with persuasive, commercial communication modes, especially as a method of initial contact.
- In general, it is better to hear than to read; print media expenses should be kept to a minimum unless the economies of scale are such that the cost-per-media impression for printed material balances out the low outcome rate. For example, even though an op-ed piece will be much less effective than a paid radio spot, the cost-per-media impression for an op-ed is probably much lower. The affordability of an op-ed piece might allow HAA to effect a greater number of outcomes even though it will do so less efficiently than other modes.
- While persuasion is paramount, information is still important. People want their information in a specific way: through *dialogue* with an expert. Unilateral modes of expert communication (e.g., an article written in a newspaper citing health care experts) are much less effective.
- Many parents of children don't know where to turn for information about health coverage, though they responded very well to conversational communication modes where they can ask an expert about finding health coverage. However, before people in this audience will show interest in this kind of dialogue, they need to be convinced that their children even need health coverage.
- Young adults have a lot to learn about health coverage, and they are more likely to turn to their parents than the internet to do so. Like parents of children, they first need to be convinced that health coverage is worth it; the best way to do this is through radio and TV advertisements.
- Small business owners and employees do not need as many subsequent contacts as other audiences; they are primed to find health coverage. While persuasion is still important, HAA will also find success through objective audio modes, such as experts who appear on radio or TV programs. Since objective audio modes are much less effective among the other 3 audiences, any investment in this mode should be highly targeted to business audiences.

- Do *not* invest in communications with Latinos *unless* the messenger or information source is already regarded as trustworthy among Latinos. Although communicating in Spanish is an important step toward establishing credibility, it is not sufficient for establishing trustworthiness in-and-of-itself.

Appendix I: National Survey Instrument

Hello, my name is _____ from TSG, a public opinion research firm. We're conducting a survey to get your opinions about healthcare issues. This number was selected at random. We are not selling anything, and I will not ask for a contribution or donation. For this study, I need to speak to the person in your household between the ages of 18 and 64 who had the most recent birthday and is home at this time.

[Record respondent's gender by voice.]

1. Just to confirm, are you between the ages of 18 and 64?
Yes..... 1
No..... Terminate
Don't know/Refused..... Terminate

2. In your opinion, how serious of an issue is the rising cost of healthcare in our nation today?
Very serious 1
Somewhat serious 2
Not at all serious 3
Don't know/Refused..... 9

3. Do you currently have either private or employee-sponsored health insurance, including coverage under someone else's plan?
Yes..... 1
No..... 2
Don't know/Refused..... 9

4. Do you currently have any other form of healthcare coverage, such as an association-sponsored plan, Medicaid, or a program run through your state?
- Yes 1
 No 2
 Don't know/Refused 9

[Ask questions 5-8 only if respondent answered "Yes" to question 3 or 4.]

5. [To identify "underinsured"] With your current coverage, have you ever avoided seeking any form of medical treatment for yourself because of high medical costs that might not be covered?
- Yes 1
 No 2
 Don't know/Refused 9

6. [To identify "underinsured"] Do you feel that your current coverage will provide enough assistance to you in case of a medical emergency?
- Yes 1
 No 2
 Don't know/Refused 9

7. If you were going to look into getting different healthcare coverage, what would you do first? Would you ...
- Rotate options 1-5; always keep 6 last*
- Talk to an insurance agent or underwriter, 1
 Contact your state insurance commissioner's office 2
 Talk to friends or family 3
 Talk to your employer 4
 Search the internet 5
 Do something else (specify) 6
 Don't know/Refused 9

8. Are you currently looking into getting different coverage such as a new health insurance plan?
- Yes 1
 No 2
 Don't know/Refused 9

[Ask questions 9-11 only if respondent answered "No" to questions 3 and 4.]

9. Have you ever avoided seeking any form of medical treatment because you do not have health insurance or another form of healthcare coverage?

- Yes 1
- No 2
- Don't know/Refused 9

10. If you were going to look into getting healthcare coverage, what would you do first? Would you ...

Rotate options 1-5; always keep 6 last

- Talk to an insurance agent or underwriter, 1
- Contact your state insurance commissioner's office 2
- Talk to friends or family 3
- Talk to your employer 4
- Search the internet 5
- Do something else 6
- Don't know/Refused 9

11. Are you currently looking into getting health insurance or another form of healthcare coverage?

- Yes 1
- No 2
- Don't know/Refused 9

12. Are you the parent or guardian of any children under age 18? [Interviewer: use this response to determine usage of "child" or "children" in the following items.]

- Yes, one child 1
- Yes, multiple children 2
- No (skip to question 21) 3
- Don't know/Refused (skip to question 21) 9

13. Do you currently have either private or employee-sponsored health insurance for your child/children?

- Yes 1
- No 2
- Don't know/Refused 9

14. Do you currently have any other form of healthcare coverage for your child/children, such as an association-sponsored plan, Medicaid, or a children's program run through your state?

- Yes 1
- No 2
- Don't know/Refused 9

[Ask questions 15-17 only if respondent answered "Yes" to question 13 or 14.]

15. *[To identify "underinsured"]* With your current healthcare coverage, have you ever avoided seeking any form of medical treatment for your child/children because of high costs that their health insurance might not cover?

- Yes 1
- No 2
- Don't know/Refused 9

16. *[To identify "underinsured"]* Do you feel that your child's/children's current healthcare coverage will provide enough assistance to them in case of a medical emergency?

- Yes 1
- No 2
- Don't know/Refused 9

17. Are you currently looking into getting different healthcare coverage or a new health insurance plan for your child/children?

- Yes 1
- No 2
- Don't know/Refused 9

[Ask questions 18-19 only if respondent answered "No" to questions 13 and 14.]

18. Have you ever avoided seeking medical treatment because your child/children do not have health insurance or another form of healthcare coverage?

- Yes 1
- No 2
- Don't know/Refused 9

19. Are you currently looking into getting health insurance or another form of healthcare coverage for your child/children?

- Yes..... 1
- No..... 2
- Don't know/Refused..... 9

Please tell me whether you agree or disagree with the following statements.

20. I often find myself concerned about my child's/children's coverage.

- Strongly agree..... 1
- Agree..... 2
- Disagree..... 3
- Strongly disagree 4
- Don't know/Refused..... 9

[Read the line below only if responded "No" or "Don't know/Refused" to question 12.]

Please tell me whether you agree or disagree with the following statements.

21. I often find myself concerned about my healthcare coverage.

- Strongly agree..... 1
- Agree..... 2
- Disagree..... 3
- Strongly disagree 4
- Don't know/Refused..... 9

22. There are enough health insurance and other healthcare coverage options out there for people like me.

- Strongly agree..... 1
- Agree..... 2
- Disagree..... 3
- Strongly disagree 4
- Don't know/Refused..... 9

23. I know how to find the best health insurance or other healthcare coverage option for me.

- Strongly agree..... 1
- Agree..... 2
- Disagree..... 3
- Strongly disagree 4
- Don't know/Refused..... 9

24. Which of the following best describes your current employment status?

Are you....

- Employed full time, 1
- Employed part time, 2
- Retired, 3
- A stay-at-home parent, 4
- A full or mostly full time student, or 5
- Unemployed? 6
- Other [VOL] 7
- Don't know/Refused 9

25. Do you currently own or work for a company that has fewer than 50 employees? *[If yes: Are you the owner of that company?]*

- Yes, owner 1
- Yes, not owner 2
- No 3
- Don't know/Refused 9

[Ask questions 26-29 only if respondent answered "No" to questions 3 and 4, or "No" to questions 13 and 14.]

Now I'm going to ask you a few quick yes-or-no questions.

[Code Yes 1, No 2, DK/R 9]

[Rotate questions 26-29]

- 26. I can afford health insurance.
- 27. I would be okay with getting my healthcare coverage through a public program.
- 28. I know of a reliable source of information about my healthcare coverage options.
- 29. All the different options for healthcare coverage are too confusing.

[Read this paragraph only if responded “No” to questions 3 and 4. (Uninsured)]

Now I’m going to read you some reasons why someone might get health insurance or another form of healthcare coverage. For each statement, please tell me whether, for you personally, it is a very convincing, somewhat convincing, not too convincing, or not at all convincing reason to get health insurance or another form of healthcare coverage.

[Read this paragraph only if responded “Yes” to question 3 or 4 AND “Yes” to question 5 or 6. (Underinsured)]

Now I’m going to read you some reasons why someone might choose to get better healthcare coverage or health insurance. For each statement, please tell me whether, for you personally, it is a very convincing, somewhat convincing, not too convincing, or not at all convincing reason to get better healthcare coverage or health insurance.

[Read this paragraph only if responded “Yes” to question 3 or 4 AND “No” to questions 5 and 6. (Insured)]

Now I’m going to read you some reasons why someone without health insurance might be persuaded to get health insurance or another form of healthcare coverage. For each statement, please tell me whether you think it will be a very convincing, somewhat convincing, not too convincing, or not at all convincing reason for an uninsured person to get health insurance or another form of healthcare coverage.

[Code VC 1, SC 2, NTC 3, NAC 4, DK/R 9]

[Rotate questions 30-40]

30. Even if you are young and healthy, you still need health insurance. An unexpected illness or injury can happen to anyone, regardless of age and health.

31. Without insurance, a medical emergency could put you or your family in debt for many years.

32. Having health insurance gives you peace of mind, knowing that you will get quality health care and your bills will be covered if you get sick or injured.
33. Getting health insurance is a good investment for you and your family, because in the long run, it is less expensive to pay for insurance premiums than it is to pay the full cost of medical bills.
34. Forty-five million Americans do not have health insurance. This high uninsured rate means more frequent, longer illnesses and shorter lifespans for those without insurance, and higher healthcare costs for everyone else.
35. There are health care coverage options available for almost anyone, even for people who think they can't afford it.
36. When you avoid seeking medical care because of high costs, you could be putting your long term health at risk.

[Ask question 37 only if respondent answered "Yes" to question 12]

37. Health insurance for your children is often inexpensive and easy to find, even if they're on a separate plan from their parents.

[Ask questions 38-39 only if respondent answered "Yes, owner" to question 25.]

38. One of the greatest expenses faced by any business is employee turnover. Offering health insurance is a good incentive to attract future employees and to keep current employees from leaving the company.
39. As a business owner, offering health insurance is a good investment. It leads to less illness, less absenteeism, and greater productivity from employees.

[Ask question 40 only if respondent answered "Full time" or "Part time" to question 24.]

40. Choosing to take health insurance offered by your employer will probably save you money in taxes, even if your employer does not contribute money to the premium.

Now I'd like to ask you a few questions for statistical purposes only.

41. What is the highest degree or grade level you have completed?

- Less than high school 1
- High school diploma or GED 2
- Some college/Associates degree 3
- Bachelor's degree 4
- Graduate degree 5
- Don't know/Refused 9

42. Do you speak a language other than English at home?

- Yes 1
- No (skip to question 44) 2
- Don't know/Refused (skip to question 44) 9

43. What is the language?

- Spanish 1
- Other 2
- Don't know/Refused 9

44. Please stop me when I reach the category that best describes your age.

- 18 to 29 1
- 30 to 39 2
- 40 to 49 3
- 50 to 59 4
- 60 to 64 5
- Don't know/Refused 9

45. How do you prefer to describe your main racial or ethnic identity?

- White 1
- Black or African American 2
- Hispanic or Latino 3
- American Indian or Alaska Native 4
- Asian 5
- Two or more races 6
- Other 7
- Don't know/Refused 9

46. Household income includes the combined income from all adults in a household.

What is your total annual household income before taxes?

- Less than \$40,000 1
- \$40,000 to \$59,999 2
- \$60,000 to \$74,999 3
- \$75,000 to \$124,999 4
- \$125,000 to \$199,999 5
- \$200,000 or more 6
- Don't know/Refused 9

Thank respondent and terminate

Appendix II: Experimental Messaging

Objective Audio

Experts in the healthcare community agree that it is difficult for many people to find affordable health insurance options that are right for them. There is also agreement among many healthcare professionals that affordable options actually do exist for all budgets, but the reality is that too often people never hear about these options.

There are a few facts that people need to keep in mind when it comes to deciding whether health insurance is right for them. The first thing to know is that without insurance, medical bills for an unexpected or even routine medical incident can quickly put individuals and their families into debt. Another important fact is that in many cases, the month-to-month cost of affordable health insurance plans is lower than what a medical emergency would cost someone without insurance.

Research indicates that peace-of-mind is a major reason why people seek out health insurance, especially among families with children and even among people such as young adults who tend to be healthy right now. Advisers in the healthcare industry say that the best thing for someone who is interested in finding health coverage is to focus on locating an affordable plan that meets his or her unique needs. One organization is trying to step in and fill this role by launching a free service that helps people find insurance that is right for them. To try the free service out, people can go online to[insert web address] or call toll free [insert phone number]. After answering a few basic questions, such as age and budget, the person will receive a customized list of affordable health insurance options, coming from a variety of independent sources.

That is the end of the prepared message. I can repeat the web site address or toll free number if you would like to write it down.

Commercial Audio

We know how difficult it is to find affordable health insurance options that make sense for you and your family. The good news is that affordable options actually do exist no matter what your budget is, but the bad news is that these options are often too difficult to find. It shouldn't be that way, which is why we're introducing a free new service available at [insert web address].

If you aren't sure whether you want to look into health insurance right now, consider this: without insurance, medical bills for an unexpected or even routine medical incident can put you and your family in debt before you know it.

A lot of people aren't aware that on a month-to-month basis, affordable health insurance plans often cost you less than what you would pay for a medical emergency without adequate health insurance.

It's all about peace-of-mind, and that is exactly what you get with the right health insurance, whether you are looking out for your children or just trying to make sure you stay healthy as a young adult. Everyone's needs are different, so the most important thing is to find an affordable plan that meets your individual needs. [insert service name] will help you do just that. It's a free service that will help you find insurance that is right for you. To try it out, just go online to [insert web address] or call [insert phone number]. All you have to do is answer a few basic questions, such as your age and budget, and you will receive a customized list of affordable health insurance options, coming from a variety of independent sources. Get started now to find the peace-of-mind you deserve.

That is the end of the prepared message. I can repeat the web site address or toll free number if you would like to write it down.

Conversational

For a long time people have said that it is too difficult to find affordable health insurance options that are right for them. The reality is that affordable options do exist for all budgets, but too often people never hear about these options. In your experience, how would you describe the process of looking for affordable health insurance? *[Pause for response]*

There are a few things that people often do not consider when deciding whether health insurance is right for them. The first is that without insurance, medical bills for an unexpected or even routine medical incident can quickly put individuals and their families into debt. And, in many cases, the month-to-month cost of affordable health insurance plans is lower than what a medical emergency might cost someone without insurance. Do you think that these will be motivating factors for people to look into getting health insurance? *[Pause for response]*

Peace-of-mind is a major reason why people seek out health insurance, especially among families with children and even among people such as young adults who tend to be healthy right now. Ideally, if someone is interested in finding health coverage they should focus on locating an affordable plan that meets their unique needs. In your experience, how easy is it to find different plans that meet different health coverage needs? *[Pause for response]*

One organization is launching a free service that will help people find insurance that is right for them. To try the free service out, people can go online to*[insert web address]* or call toll free*[insert phone number]*. After answering a few basic questions, such as age and budget, the person will receive a customized list of affordable health insurance options, coming from a variety of independent sources.

That is the end of the prepared message. I can repeat the web site address or toll free number if you would like to write it down. Do you have any other questions for me that I might be able to answer about what *[insert service name]* is or what it does?

Commercial Text

We know how difficult it is to find affordable health insurance options that are right for you and your family. The good news is that affordable options actually do exist no matter what your budget is, but the bad news is that these options are often too difficult to find. It shouldn't be that way, which is why we're introducing a free new service available at ***[insert web address]***.

If you are aren't sure whether you want to look into health insurance right now, consider this:

- Without insurance, medical bills for an unexpected or even routine medical incident can put you and your family in debt before you know it.
- On a month-to-month basis, affordable health insurance plans often cost you less than what you would pay for a medical emergency without adequate health insurance.

It's all about peace-of-mind, and that is exactly what you get with the right health insurance, whether you are looking out for your children or just trying to make sure you stay healthy as a young adult. Everyone's needs are different, so the most important thing is to find an affordable plan that meets your individual needs.

[insert service name] will help you do just that. It's a free service that will help you find insurance that is right for you. To try it out, **just go online to *[insert web address]* or call *[insert phone number]***. All you have to do is answer a few basic questions, such as your age and budget, and you will receive a customized list of affordable health insurance options to choose from, coming from a variety of independent sources. Get started now to find the peace-of-mind you deserve!

Objective Text

Experts in the healthcare community agree that it is difficult for many people to find affordable health insurance options that are right for them. There is also agreement among many healthcare professionals that affordable options actually do exist for all budgets, but too often people never hear about these options. A new service - [insert service name] - is designed to fix this problem.

There are a few facts that people need to keep in mind when it comes to deciding on health insurance

- Without insurance, medical bills for an unexpected or even routine medical incident can quickly put individuals and their families into debt.
- In many cases, the month-to-month cost of affordable health insurance plans are lower than what uninsured people have to pay for a medical emergency.
- Research indicates that peace-of-mind is a major reason why people seek out health insurance, especially among families with children and even among people such as young adults who tend to be healthy right now.

Advisers in the healthcare industry say that the best thing for someone who is interested in finding health coverage is to focus on locating an affordable plan that meets his or her unique needs. One organization is trying to step in and fill this role by launching a free service that helps people find insurance that is right for them. To try the free service out, people can **go online to [insert web address] or call [insert phone number]**. After answering a few basic questions, such as age and budget, the person will receive a customized list of affordable health insurance options to choose from, coming from a variety of independent sources.
