

# Message guide to clearly communicate with Missourians about Medicaid expansion

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## About this guide

Missouri Foundation for Health created this guide to help enrollment assisters, health care professionals, community organizations, and advocates communicate about the expansion of Medicaid in Missouri. This guide:

- Gives a framework to build written, spoken, and digital communications that will motivate Missourians to apply for Medicaid
- Includes key messages to tailor your communication to your audience

To inform this guide, MFH partners carried out focus groups with uninsured Missourians who will likely qualify for expanded Medicaid. The focus groups identified barriers, motivators, and gaps in knowledge. See [Appendix 1](#) for a summary of the key focus group findings.

## How can I motivate Missourians to apply for Medicaid when it expands?

To create a message that will resonate with your audience and motivate them to apply for Medicaid through MO HealthNet:

1. Start with “4 parts to include in your communication” (see below)
2. Add messages for each part using the table on pages 2-4. Include the core messages and choose supporting messages, as needed, to tailor your communication to your audience.

### 4 parts to include in your communication:

**1. Share new information about changing rules**

**2. Address barriers of the cost of health insurance and belief they don't qualify**

**3. Tap into motivations: health care services, access, and peace of mind**

**4. Offer help to understand insurance options and apply**

\*All income references are based on the 2021 [federal poverty level](#).

## Messages to include in each part of your communication:

Part	Core messages	Supporting messages
<b>1. Share new information about changing rules</b>	<ul style="list-style-type: none"><li>• The rules have changed. Missouri Medicaid has expanded to cover more people. Now, more adults can get low-cost or free health insurance through Missouri Medicaid (called MO HealthNet).</li><li>• For example, a single adult making up to \$17,774 a year, or a family of 4 making up to \$36,750 a year, may qualify for Medicaid through MO HealthNet.</li></ul>	<ul style="list-style-type: none"><li>• A single adult making up to \$1,481 a month, or a family of 4 making up to \$3,048 a month, may qualify for Medicaid through MO HealthNet.</li><li>• For the first time, more adults qualify for low-cost or free health insurance through MO HealthNet. This includes parents who have not qualified before, as well as childless adults.</li></ul>
<b>2. Address barriers of the cost of health insurance and belief they don't qualify</b>	<ul style="list-style-type: none"><li>• Free or low-cost health insurance through MO HealthNet puts health care within reach. When you are covered, you don't have to choose between your health and taking care of your family. You can get the care you need without going bankrupt from medical bills.</li><li>• Even if you have tried to get Medicaid before and did not qualify, check again. The rules have changed, and Medicaid through MO HealthNet may be an option for you.</li></ul>	<ul style="list-style-type: none"><li>• With health insurance through MO HealthNet, you can get many preventive care services at no cost to you. This includes cancer screenings, medical exams, and routine shots.</li></ul>

Part	Core messages	Supporting messages
<p><b>3. Tap into motivations: health care services, access, and peace of mind</b></p>	<ul style="list-style-type: none"> <li>• With health insurance through MO HealthNet, you can get the care you need when you need it. MO HealthNet covers doctor visits, yearly checkups, prescription medicines, and more.</li> <li>• Health insurance through MO HealthNet gives you access to important health care to help you get and stay healthy, from mental health services to dental care, and more.</li> <li>• Accidents happen. With health insurance through MO HealthNet, you can be prepared for the unexpected and have peace of mind that you won't go into debt from big medical bills.</li> </ul>	<ul style="list-style-type: none"> <li>• Are you worried about your health? Has it been a long time since you've seen a doctor? When you have health insurance, you can take care of yourself and your family.</li> <li>• Health insurance through MO HealthNet gives you access to health care professionals, right from home. Right now, you could see many doctors through virtual, telehealth visits.</li> <li>• When you are living paycheck to paycheck to take care of yourself and your family, you shouldn't have to worry about the cost of health care. Health insurance through MO HealthNet protects you and your loved ones.</li> <li>• When you are sick or injured, you should be focused on getting better, not how you are going to pay for health care. When you have health insurance through MO HealthNet, you can get the care you need without worrying about going into debt.</li> <li>• Broken bones and accidents can mean costly trips to the emergency room and follow-up care. With health insurance through MO HealthNet, you can be prepared for the unexpected.</li> <li>• If you or a family member received medical services on or after July 1, 2021, MO HealthNet may cover some of those costs. Make sure you include this information in your application.</li> </ul>

Part	Core messages	Supporting messages
<p><b>4. Offer help to understand insurance options and apply</b></p>	<ul style="list-style-type: none"> <li>You can get free help to understand your health insurance options, including Medicaid through MO HealthNet. Call 1-800-466-3213 or visit <a href="https://CoverMissouri.org/help">CoverMissouri.org/help</a> to find a trained expert near you.</li> </ul>	<ul style="list-style-type: none"> <li>Want to see if you qualify for Medicaid through MO HealthNet now that the rules have changed? You don't have to do it alone. To find free help from a trained expert, call 1-800-466-3213 or go to <a href="https://CoverMissouri.org/help">CoverMissouri.org/help</a>.</li> <li>Cover Missouri assisters can help you figure out if you qualify for Medicaid under the new rules, and help you understand your health insurance options. Visit <a href="https://CoverMissouri.org/help">CoverMissouri.org/help</a> or call 1-800-466-3213 to set up a free, virtual, or in-person appointment with a trained assister.</li> </ul>

## Appendix 1: Key findings from focus groups that informed these messages

In April - May 2021, Missouri Foundation for Health’s partners carried out focus groups with uninsured Missourians who will likely qualify for Medicaid when the new rules take effect. Participants represented priority populations for education efforts, including:

- Missourians living in rural communities
- Black Missourians
- Immigrant communities
- Hispanic/Latino Missourians, including Spanish-speaking residents

### Key findings

- **Soon-to-be eligible Missourians have little to no awareness of Medicaid expansion.** Focus group participants were not aware of the pending Medicaid rule changes, and few recalled the 2020 ballot initiative.
- **Health insurance is a personal issue, not a political one.** Across political groups, participants were eager to have access to quality, affordable health insurance.
- **Many have positive impressions of Medicaid or MO HealthNet.** Some participants (or their spouses) had MO HealthNet for Pregnant Women during a pregnancy or their children were covered. They felt the coverage was good.
- **Familiarity with the term “Medicaid” compared to “MO HealthNet” is mixed.** Most people were more likely to be familiar with “Medicaid.” Those with children or other family members who have been covered through MO HealthNet were more familiar with the state program name. Some were aware that the two names represented the same program. Some said that they were more comfortable with the term “MO HealthNet” compared to “Medicaid,” believing that it carried less stigma.
- **Most believe health insurance is out of reach financially.** And if they aren’t already in medical debt, they know they could be one accident away from it. They value coverage, but many have looked for coverage in the past, only to find they did not qualify, or they could not afford the cost of health insurance.
- **Many are struggling to manage their health.** They regularly put off needed health services and only get care as a last resort. They want to know they can have access to many of the basics—from doctor and well-woman visits to emergency room coverage. They are also very interested in dental and mental health care.
- **There is high interest in enrolling.** Because of prior experience applying and being denied, or simply knowing that Medicaid is for select populations, they need to be told the rules have changed. Once they know coverage could be within reach, they want to learn more and check their eligibility.