

On the Education Trail to Reduce the Uninsured... NAHU Helps FHCE Take "Coverage for All" National

by Phil Lebherz

If one were to draw an analogy about solving the nation's uninsured problem, would the problem solver be trying to scale Mount Everest (29,035 feet) or taking a good long hike up Bunker Hill (600 feet above sea level)?

To be sure, the issue of the uninsured is serious, but establishing the actual size and scope of the problem is important. While current press estimates indicate that America's uninsured population is anywhere from 41 million to 45 million, public studies and think-tank analyses of the situation show that the long-term or truly uninsured population should be estimated closer to 8.2 million.

Just what is the real number of the truly uninsured? And, most important, what can the industry do to help reduce the numbers of uninsured? In 2004, the "Coverage for All" public-education campaign was launched in California in an effort to find out.

Getting at America's True Numbers

In order to create a solution to a problem, one must first find out its size and its origins. Why, for instance, is there such a disparity in the statistics surrounding the number of America's uninsured? A first

step is to analyze the various estimates that make up the 41 million figure. There are a number of sub-categories that, when analyzed separately, give us a better picture of the underlying reasons why people who are identified as "uninsured" go without.

Let's break it down. Of the 41 million, approximately 14.2 million are eligible for government-sponsored health insurance but aren't enrolled. Another segment, an estimated 5.7 million, are people who are temporarily uninsured and are in between jobs, starting another job, or are waiting for the 90-day period of time before their insurance begins at work. Chances are good that they will be insured again soon. Another segment, estimated at 13 million people, is a population that does not consider health insurance a good investment and would rather pay as they go.

Once we subtract the three previous categories, we arrive at a population of 8.2 million that should be classified as long-term or truly uninsured. This is the

population in the U.S. that falls through the cracks of our health care system as they either make too much to qualify for public coverage but make too little to afford private coverage.

In 2004, Phil Lebherz, then CEO LISI Insurance, started the Foundation for Health Coverage Education, a nonprofit organization charged with the mission of educating Californians about public and private insurance options. Information about the program is available at www.coverageforall.org.

Finding a Way to Educate and Enroll

While responding to the needs of the truly uninsured can and should be a priority of government and private enterprise, final solutions probably aren't going to be arrived at any time soon. However, major steps can be made and much can be done to educate and enfranchise the largest segment of the uninsured population -- the 14 million people who are eligible for government programs but aren't on board.

First, one needs to understand why this population isn't currently signed up. There are a variety of reasons but the major one is almost ironic. While numerous public health care programs and government mandates have been created by well-meaning legislators to help those in need, there is only a minimal effort at best to make people who need the services aware that they exist. This can

be partially attributed to the eligibility and enrollment process which can be confusing. It can also be attributed to the fact that, unlike private enterprise that employs marketing and advertising techniques to reach its target markets with key messages, the government is not in the business of promoting its services with "calls to action" or slick images and, in fact, no one expects this. The result, however, is that the public may never be aware of these programs or their value.

"Coverage for All" is Launched

Enter the "Coverage for All" campaign. A little more than a year ago, the Foundation for Health Coverage Education launched a public-outreach campaign in California to simplify information about public and private health insurance and help more people get access to coverage. Armed with reports that nearly 3 million of the identified 6.6 million uninsured could be covered under available programs if the people who were eligible were signed up, the campaign had its work cut out for it. The FHCE created a public and private insurance options "Matrix," a website offering directions to state and private programs, and a 24-hour live help line -- all tools that made brokers and consumers more aware of the state's multiple programs. The campaign sought speaking engagements, media interviews and free broadcast public service time to reach the public.

The Media is Interested in Answers

One of the brightest spots in the Coverage for All campaign has been the response of the media. By and large, broadcast public affairs directors have been thrilled that such a program exists. Through television, radio, magazines, newspapers, events and the Internet, the foundation has

National Association of Health Underwriters.

made approximately 49 million impressions in California alone during the past year.

Most important has been the response of radio public service directors at the more than 200 stations who are running free ongoing 15- and 30-second radio announcements in English and Spanish. The distribution of these announcements about the help line have generated thousands of callers to the 24-hour, seven-days-a-week phone center.

Another opportunity with the broadcast airwaves has been radio talk shows and TV news interviews, including air time on Comcast's local news insert to CNN Headline News as well as interviews on Fox News, CBS, ABC and NBC affiliate stations in California. Additionally, guest appearances by FHCE executives on more than 30 half-hour radio talk shows conducted up and down the coast have helped to spread the word and get the phone lines ringing. These exposures are coupled with articles in the daily and weekly newspapers in an ongoing communication campaign to get the message out that there are coverage options for people in need.

FHCE and NAHU Take the Campaign Cross-Country

Perhaps the highest form of flattery has been interest in the campaign nationwide. To this end, the National Association of Health Underwriters is providing an important assist in getting the message to its brokers nationally.

For its part in powering up a national Coverage for All campaign, the FHCE is using three tools to help streamline consumer access to information about coverage. The most significant has been the U.S. Health Care Options Matrix. This quick reference guide -- which has been custom-printed for each of the 50 states -- provides a single grid of public

and private coverage options available for residents, complete with extent of service descriptions, specific eligibility requirements and phone numbers to call. These matrices have recently been mailed out to thousands of brokers throughout the country by NAHU and printed in volume for distribution to a variety of people in the health care, social services, education and insurance industries. These distribution efforts are directed primarily toward those who interface on a regular basis with residents in need of services.

A second campaign tool is the U.S. Uninsured Help Line (800-234-1317), which provides live one-on-one assistance to callers seeking information about coverage. Since April 2005, the Help Line has been staffed 24 hours a day, seven days a week with friendly "information specialists" and interpreters who speak multiple languages and offer basic screening for both public and private health insurance. The information specialists help callers identify their potential options and connect them to program representatives. The center can directly refer the consumer to the appropriate state-sponsored program according to various medical conditions and guide the caller to obtain the appropriate health coverage.

A third tool is the operation of its www.coverageforall.org website. The site identifies the campaign's messages and plans and provides visitors with a five-question eligibility test to let them know where they stand financially on health insurance options. The site encourages visitors to respond to questions about their household income and, in return, provides an instant, custom profile of their options. These options include: (1) all of the public and private health plans for which family members in the household may qualify,

(2) a quick reference list of phone numbers and websites for available plans, and (3) a resource section for locating financial benefits and free or low-cost health benefits.

A Big Assist from Brokers

One of the main forces in getting the message out will be a big assist from brokers. This is an important step because back in California it was the brokers who participated in the distribution of the Matrix out to countless businesses and organizations and helped the foundation get the campaign in front of state legislators.

In one highly successful instance, California broker Sam Smith, working with the needs of Hollywood-area small businesses, put together a half-day seminar inviting dozens of employers to discuss health insurance options that may be available for their employees' dependents. "It was a case of the information in the Matrix being able to guide them and their employees to lower monthly premiums for the family because these employees' dependents qualified for available comprehensive government programs," said Smith.

Reaching a Multilingual Audience

One of the other campaign goals has been to break the language barrier between consumers and health insurance information by making its user-friendly insurance information available to all consumers in as many languages as possible. With the success of the Spanish booklet and Matrix comes the time and demand for tools in other languages: Chinese, Korean, and Vietnamese. Moreover, the call center has been able to step up to the plate with mechanisms in place to respond to and answer calls in more than 171 different languages.

Strategic Partnering

When the "Coverage for All" campaign was nothing more than a wistful slogan, it was nurtured by the support of people in the industry who allowed it -- through their funding -- to become something real. The FHCE's list of partners started strong two years ago and continues to grow. The goal is to replicate the noble efforts of the California Association of Health Underwriters and Kaiser Permanente as two of the FHCE's first strategic partners. Since then, the Blue Cross of California Foundation (BCCF) and, most recently, Blue Shield of California have become contributors. These organizations have generously taken the Foundation's tools and maximized promotion and distribution opportunities throughout their organizations. The BCCF distributed thousands of booklets and featured the Uninsured Help Line 800# at Los Angeles Dodger home games in the 2005 season. Additionally, it created and distributed radio ads, banners, Dodger fan "clappers," wristbands, sunscreen bottles, plastic bags and more, all with the Help Line's phone number emblazoned on them.

A Record Number of Calls

How can one really measure the success of a largely public-service campaign? The phone calls to the 800

help line do help. The total number of calls to the help line is close to 10,000 since the official launch in 2005. While the majority of calls are from individuals and brokers, the self-employed are calling as well. Based on records kept by the Help Line's information specialists, the top two reasons for calling are 1) assistance finding coverage options and 2) ordering insurance tools.

With the campaign's recent move forward to offer health insurance information in all 50 states, its future thrust will be in soliciting national media attention in the form of television talk shows, news programming and print news coverage. It is believed that the continued interest of the press in following the issue of the uninsured will be a strong catalyst for getting this campaign in the forefront of this ongoing public debate.

In Summary

All in all, the theory behind the campaign is that if those who are eligible for publicly funded programs are signed up, the additional money generated into a state's pool from state and federal matching funds would provide significant needed dollars into the economy. In California, for instance, enrolling the estimated 2.9 million currently uninsured who are eligible would mean an additional \$3.6 billion to the system. This could effectively lower individual and group rates by 10 to 20%. Most important, 3 million more Californians would know they were covered, improving public health and resolving the humanitarian issue of personally feeling uninsured. The overall idea is that, with education and working together, the industry can do much to help resolve the issue of the uninsured.