

# Talking About the Health Insurance Marketplace

December 2012

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## Marketplace Descriptor

**A description is needed to orient the public to a new program that isn't available until late 2013.**

When key parts of the health care law take effect, there'll be a new way to buy health insurance: the Health Insurance Marketplace. The Marketplace is designed to help you find health insurance that fits your budget, with less hassle. Beginning October 2013, one application, one time, and you and your family can explore every qualified health insurance plan in your area. You may even be eligible for a \$0 premium plan, or a new kind of tax credit that lowers your monthly premium right away. Find out more at [www.healthcare.gov](http://www.healthcare.gov).

Plans in the new Marketplace will be run by private companies, and every health insurance plan will cover a core set of benefits called essential health benefits. You'll be able to compare your options based on price, benefits, quality, and other important features. New and expanded programs will be directly linked in, and more people than ever before will get a break on costs. One Marketplace application, one time, and you'll see all the programs you qualify for.

## Top Messages

- You may be eligible for a \$0 premium plan, or a new kind of tax credit that lowers your monthly premiums right away.
- You can see what your premium, deductibles, and out-of-pocket costs will be before you decide to enroll.
- You can make apples-to-apples comparisons of costs and coverage between health insurance plans.

## Additional Affordability Messages

**Cost is the top barrier for the uninsured, so affordability messages resonate deeply.**

- Your life and family are unique. Find health insurance that fits the way you live at the Health Insurance Marketplace, AND learn whether you can get a break on costs.
- Pay less for health insurance right now. You may be able to get a new kind of tax credit you can use right away to lower what you pay for your monthly health plan premiums.
- Even working families can get help through the new Health Insurance Marketplace. Find out how you can get a health insurance plan that's right for you at a price you can be comfortable with.

## Additional Ease & Control Messages

**After affordability, top messages emphasized ease, choice & control.**

- When you shop at the Health Insurance Marketplace, everything you need is laid out for you. Information about prices and benefits is written in simple terms you can understand, so you don't have to guess about your costs. You get a clear picture of what you're paying and what you're getting before you make a choice.

- The Marketplace simplifies your search for health insurance by gathering all your options in one place. One application, one time, and you and your family can explore every qualified insurance plan in your area, along with any \$0 premium or low-cost insurance programs you qualify for.
- Choose a plan from the comfort of your home, or anywhere you can access the Web, and sign up right online.
- The Health Insurance Marketplace gives you control over your health insurance options, with plans to fit your personal situation and budget. Compare plans based on what's important to you, and choose the combination of price and coverage you feel comfortable with.

## Messaging on Unbiased Local and Telephone Help

There is always a need to direct the audience to sources of help, whether it is online, via local assistance or through a toll-free helpline. Research on Medicaid expansion has specifically found this message to be important. Research on the broader uninsured and non-group audiences suggests the message needs to be used cautiously. However, all groups appreciate that the help is unbiased.

## How Messages Resonate with Psychographic Segments

CMS has a psychographic segmentation scheme that categorizes people according to lifestyles and approach to health information. Three of CMS' segments represent 90% of the uninsured (Healthy & Young; Sick, Active & Worried; and Passive & Unengaged). In a communication environment that is likely to cross segments, it is useful to identify messages that cut across all segments.

Two message concepts are both highly motivational and highly believable among all 3 uninsured CMS segments.

1. You can find out if you're eligible for a \$0 or low cost health insurance premium
2. You can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll

A third message was seen as highly motivational, but not as believable: *You can find health insurance that fits your budget.* This message should be used with caution or with details that makes it more believable.

People who currently buy their own health insurance found one message to be both highly motivational and highly believable: *You can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll.*

For a more detailed look at motivational messages and believable messages across these segments, see the appendix.

## Language & Terms: DOs

DO say	Here's why
<p><b>"The Health Insurance Marketplace"</b> Spelled out at first use, then "the Marketplace" elsewhere on same page</p>	A marketplace by definition can encompass multiple vendors, so we always say "Marketplace," singular.
Target messages to population as closely as possible, or use the generic "you"	Consumers react most powerfully to statements where they can identify themselves specifically.
"The health care law"	Citing the health care creates a context for new rules, benefits and programs and helps consumers see change as worthy of attention.
Use specific realistic/credible dollar figures whenever possible: "\$0 premium," "You could pay \$142 each month"	Consumers want to see hard numbers, since the concept of "affordable" is relative.
"The Marketplace gives you control over your health insurance options"	Consumers like the idea of being able to have control over a process that is frequently out of their control.
"Information about prices and benefits is written in simple terms you can understand"	Information presented in an accessible way decreases the amount of unknowns (and accompanying anxiety) involved in the process of buying insurance.
"By law, insurance plans won't be able to deny coverage to people because of pre-existing or chronic conditions like cancer or diabetes"	People like the idea that plans are high quality and treat people fairly.
"Plans must offer a comprehensive set of benefits (coverage for doctor visits, preventive care, hospitalization, prescriptions)"	Consumers want assurance that plans are high quality. This gives concrete examples of what will be covered.
"You could lower your monthly premiums right away"	The reference to paying less right now immediately resonates. This message alone was strong enough to make most participants want to find out more.
"There's help for working families"	Most people consider themselves to be included in "working families," so they can feel this benefit may be for them.
"You could get a break on costs"	"Break" makes people feel they uncovered a good deal through their own efforts.
"Insurance," when referring to the product that will be purchased.	"Insurance" does a better job communicating something you'd compare and choose or purchase.
"Coverage," when referring to the general benefit of having health insurance vs. being uninsured.	"Coverage" is a bit "friendlier" and, for some, represents what you get after you get insurance.
"A new tax credit you can use right away to lower your monthly premium costs"	This was the best performing description of the Advanced Premium Tax Credit (APTC). "Tax credits for health insurance" led some people to fear their tax refund will be applied to insurance.

## Language & Terms to use cautiously

Be Careful	Here's why
"Exchange"	People think "Exchange" is a place to trade or swap merchandise and don't immediately associate it with health care.
Simplified	Consumers like the term, but many didn't find it believable. Best when specifics are given such as "apples-to-apples" comparisons.
Any language that sounds like a sales pitch: too casual, over-promising, or hyperbolic. (e.g. no hassle, every, all).	Consumers take buying insurance seriously and are uncomfortable with phrases that sound "sales-y" – this makes messages less credible.
"Affordable"	"Affordable" is attention getting, but relative - consumers want to see hard numbers or context that makes it more meaningful.
Messages that only mention "your family"	Single & childless people have trouble identifying with messages exclusively about "family."
Financial Assistance Available	This was well-liked by low-income people already enrolled in Medicaid, but not by others. The concept will need more exploration. Terms like "help" or "helping hand" often connote a handout and can create barriers to acceptance. Many consumers think "assistance" is for someone else, not for them, even when they are clearly eligible for a benefit. One term that has tested well elsewhere is "break" – it is common colloquially and seems to give people the feeling that they have uncovered a good deal through their own efforts.
"Even if you've been turned down before"	"Turned down" was associated with negative past experiences.
"You may be surprised at the help you can get"	Consumers don't want surprises, they want predictability.
"Low cost plans"	Participants with higher incomes and/or experience with insurance see references to "low cost" plans as likely lower quality.
Driving Down Costs	This can be a popular attention getter, but has issues much like "low cost plans" above. People wonder how quality is being compromised.
"Plans must meet basic federal cost and coverage standards."	People like the idea that plans are high quality and treat people fairly, but the word "basic" can be interpreted as minimal.
"Plans that fit every situation"	This was over-promising to some, and a generalization to others.
"The same brand-name plans you know"	Many consumers have had bad experiences with the brand-names before, and others felt this left out new players.
"APTC" or just "tax credits"	People don't know what the APTC is, they don't understand that it's different from other tax credits, and many become confused about the relationship between health insurance and their taxes. This language also doesn't convey the idea that savings can be realized immediately, which consumers find compelling.
"Families earning up to \$92,000 can get help"	The \$92K figure is too high for low-income consumers to relate to as a motivational message. However, context is important: once people have decided to learn more or apply, including specific figures can help people see where they fit in.

Be Careful	Here's why
"It's hard to know where to start"	Some people feel like they know where to start, but just can't afford to.
"One-stop shopping"	People appreciate that all the information is in one place, but balk at "one-stop shopping" as too trivial. Others saw it as related to "sleazy" sales techniques: "It's something you'd expect from a used car lot."
"You don't have to worry about the fine print"	This seems misleading to people who want to understand the details.
Benefits	Benefits are a little more confusing than insurance or coverage. For some, they are what you get from an employer; they include health insurance and vacation time.
Like Kayak or Orbitz	Many feel it trivializes the concept. Health insurance is a serious intangible product, and making a choice is more emotionally loaded than picking a hotel or airline ticket.
Quality Standards	Generally unfamiliar to respondents. People make assumptions about what quality means and are often incorrect.

## Appendix: Message Motivation and Believability by Segment

### Uninsured: Healthy & Young

Among uninsured consumers in the **healthy and young** segment, the messages that were most likely to encourage a visit to the Health Insurance Marketplace were:

1. *You can find out if you are eligible for a \$0 or low cost health insurance premium*
2. *You can find health insurance that fits your budget (Note: This question did not perform as well on the scale question)*
3. *You can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll*

The messages that were most believable among this segment were:

1. *You can make apples-to-apples comparisons of costs and coverage between health insurance plans*
2. *You can find all the information you need about available health insurance plans in one place*
3. *You can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll*
4. *You can find out if you are eligible for a \$0 or low cost health insurance premium*

### Uninsured: Sick, Active, & Worried

Among uninsured consumers in the **sick, active, and worried** segment, messages that were most likely to encourage a visit to the Health Insurance Marketplace were:

1. *You can find out if you are eligible for a \$0 or low cost health insurance premium*
2. *You can find health insurance that fits your budget*
3. *You can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll*

The messages that were most believable among this segment were:

1. *You can find out if you are eligible for a \$0 or low cost health insurance premium*
2. *You can find all the information you need about available health insurance plans in one place*
3. *You can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll*
4. *You can make apples-to-apples comparisons of costs and coverage between health insurance plans*

### Uninsured: Passive & Unengaged

Among uninsured consumers in the **passive and unengaged** segment, the messages that were most likely to encourage a visit to the Health Insurance Marketplace were:

1. *You can find out if you are eligible for a \$0 or low cost health insurance premium*
2. *You can find health insurance that fits your budget*
3. *You can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll*

The messages that were most believable among this segment were:

1. *You can find out if you are eligible for a \$0 or low cost health insurance premium*
2. *You can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll*
3. *You can find all the information you need about available health insurance plans in one place*
4. *You can make apples-to-apples comparisons of costs and coverage between health insurance plans*

### **Purchase Insurance (Non-Group)**

Among consumers who purchase their health insurance independently (non-group), the messages that were most likely to encourage a visit to the Health Insurance Marketplace were:

1. *You can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll*
2. *You can find health insurance that fits your budget*
3. *You can find out if you are eligible for a \$0 or low cost health insurance premium*
4. *You can be confident that the plan you choose offers comprehensive coverage including doctor visits, prescriptions, and hospitalizations*

The messages that were most believable among this segment were:

1. *You can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll*
2. *You can make apples-to-apples comparisons of costs and coverage between health insurance plans*
3. *You can find all the information you need about available health insurance plans in one place*