



# **IDAHO KIDS COVERED MESSAGING TOOLKIT**

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#### INTRODUCTION

This messaging guide was written by policy experts at Idaho Kids Covered, and is meant to provide children's health policy advocates with the tools that they need to effectively communicate about many Idaho Kids Covered policy priorities. The guide discusses the best value and messaging frames that advocates can utilize in ways that are persuasive and understandable to state lawmakers and officials. The guide covers the importance of communicating through shared values, children's health coverage and access to care, protecting kids after the end of the Public Health Emergency, protecting Medicaid, and answers to common questions that advocates get from the media and legislators. Using this guide, you can prepare yourself to successfully advocate for Idaho kids this legislative session.

This is a working document that will be updated regularly after receiving feedback from advocates and updated research of best practices.



#### **COMMUNICATING THROUGH SHARED VALUES**

By centering our messaging on children and our collective responsibility to help them grow up healthy, we can build support for policies that improve children's health coverage and access to care. These are foundational messages that should be core building blocks for how we communicate with lawmakers. Idaho is a conservative-libertarian state where fiscal conservatism, limited government and self-sufficiency are drivers in policy conversations. Lawmakers also have values deeply rooted in faith, family and community. Many are driven by the needs of our communities and families. We can connect with lawmakers, even ones we don't always agree with, when we frame our messages that amplify our shared values.

- Positive health and economic outcomes for Idahoans
- Opportunities to succeed and be self-sufficient
- Protecting families financial security
- Children deserve to grow healthy
- Reducing red tape

#### **Example Messages:**

- Research shows that when children have access to health coverage, they are more likely to succeed in school and have better health and economic outcomes as adults. Such as earning higher wages and paying more in taxes – ripple effects that benefit us all.
- When Idaho kids have consistent health coverage without interruptions, they are more likely to see the doctor for important well child checks, get their immunizations on time and have prescriptions filled.
- Children deserve to grow up healthy, yet, the enrollment process for health insurance is confusing and complicated. We can help families access health coverage for their children by reducing red tape and barriers to enrollment.
- When children are uninsured, they are more likely to have unmet health needs and lack a consistent source of
  care, which limits their chances to grow into healthy adults. We can all ensure that Idaho kids have a bright future
  by protecting important health programs like Medicaid that provide consistent health coverage to children that
  need it.
- We can take smart fiscal steps to protect taxpayer dollars and our state budget. By preserving Medicaid funding, we can ensure Medicaid stays strong to help Idahoans through tough times. In protecting family's financial security, we are protecting access to health care and treatment for kids.



## **IDAHO KIDS COVERED PRIORITIES**

Through data-driven policy solutions and sustained commitment to change, we can ensure every Idaho kid has the health coverage and care they need to thrive. We are focused on advancing policy solutions in three key areas and have coinciding talking points. To learn more about these visit <u>idahokidscovered.org</u>.

## **Talking Points: Cover Every Idaho Kid**

- 24,000 Idaho children are uninsured, with no way of accessing crucial health services other than paying out of
  pocket. We can support the health of Idaho's children and communities by promoting policies that ensure every
  child has health coverage.
- Research shows that when children have access to health coverage, they are more likely to succeed in school and have better health and economic outcomes as adults. Such as earning higher wages and paying more in taxes – ripple effects that benefit us all.
- Idaho ranks 49th in the country with restrictive income thresholds for children's Medicaid eligibility, leaving kids on the edge out of coverage. By increasing Medicaid eligibility to the national average, we can reduce the child uninsured rate. Research shows children covered by Medicaid miss fewer school days due to illness, do better in school, have higher graduation rates, and earn more as adults.
- No child should be denied care, but thousands of children are unable to get health coverage or are forced to delay
  or forgo treatment because of their family's background or immigration status. Policies that create barriers to care
  based on background and immigrant status perpetuate disparities in health outcomes that impact families and
  communities for generations.
- Many children in mixed status and immigrant families are eligible for Medicaid but are not enrolled. We can reduce barriers to health coverage for children by reducing red tape through the enrollment process for families.

## **Talking Points: Connecting Families to Care**

- Half of Idaho kids from families with low incomes (less than \$2,526 a month for a family of 3) do not receive a recommended annual medical check-up which are missed opportunities to catch developmental delays.
- Enrolling in health coverage can be confusing for families, policymakers can support outreach and enrollment assistance efforts so families can easily connect with the health coverage and care that is right for their unique circumstances.
- Idaho has a significant health care provider shortage, particularly for children's behavioral health care services.
   Investments are needed to expand the provider network to ensure every child regardless of zip code can access timely and quality health care services.
- Idaho kids deserve to access care in their communities. In 2020 nearly 20% of Idaho teens struggled with depression, the second highest rate in the entire country. Even more troubling, over 55% of these kids received no treatment. In 2021 this rate increased to 61%.



## **Talking Points: Ensuring Consistent Coverage**

- Lapses in health coverage can have long-term effects on the health and well-being of children and can create family financial hardship. Consistent access to health coverage not only ensures children receive regular wellness exams, it also helps to reduce medical debt and bankruptcy, school absenteeism, and lost work days for parents.
- Once enrolled in health coverage, it is imperative that children remain covered without families having to navigate confusing or overly burdensome renewal processes.



## TALKING ABOUT UNINSURED IDAHO KIDS

Even without American Community Survey (ACS) data the conversation about the uninsured rate for Idaho kids is ongoing, and it is important to communicate some of the important data trends that we have observed. When talking about the uninsured rate it is important to once again emphasize the importance of access to health coverage and underscore potential consequences of being uninsured.

Instead of focusing on a lack of state data estimates, conversations about the ACS data should briefly explain why there isn't 2020 data and pivot to preventing increases in the uninsured rate.

Below are specific talking points on the 2020 uninsured rate for Idaho kids, read our report here.

## Even before COVID-19, too many children in Idaho lacked health coverage

- In 2019, 5% of Idaho kids did not have health coverage. That equates to roughly 24,000 Idaho children who were uninsured, with no way of accessing crucial health services other than paying out of pocket.
- Children from lower income families, children from rural areas, and non-white children all experienced higher uninsured rates than the state average.

#### What happened in 2020?

- COVID-19 prevented the Census Bureau from producing 2020 uninsured estimates, but other sources can help us examine what happened.
- Enrollment in Medicaid for both children and adults increased during 2020 due to various factors like the economic impact of the COVID-19 recession, and emergency Medicaid protections which allowed more children and families to keep health coverage during the national public health emergency.
- Data from the Current Population Survey suggests that children in lower income families felt the impact of
  the pandemic hardest; the uninsured rate for children living below the poverty line nationally increased, while
  conversely the highest income children saw a decrease in their uninsured rate

## How can we prevent the child uninsured rate from increasing?

- Consistent access to health coverage helps Idaho kids stay healthy and ensures that their needs are met. Policymakers can protect programs like Medicaid that provide health coverage for thousands of Idaho kids to give them a healthy foundation.
- When the emergency Medicaid protections expire, thousands of Idaho kids could be at risk of losing health coverage. Ensuring that officials utilize only timely and accurate information to make decisions on children's eligibility will help prevent accidental disenrollment of kids who still qualify for Medicaid.



### PROTECTING KIDS AFTER THE END OF THE PUBLIC HEALTH EMERGENCY

As mentioned above, emergency Medicaid protections called the maintenance of effort continuous coverage provision (MOE) kept Idahoans from being dis-enrolled from Medicaid during the national public health emergency declaration (PHE). When these protections go away, tens of thousands of Medicaid renewals will need to be processed. There are important actions lawmakers and state officials must take to ensure no eligible child loses coverage.

Our messages should emphasize the importance of not letting children fall through the cracks because of procedural errors. Full renewals should take place with accurate and timely information, in a careful and slow process. We want to show how the workload can be lessened while also preventing unnecessary coverage losses. To humanize the administrative process, we must bring forward what is at stake of thousands of children losing coverage. Emphasizing that each case is an Idaho kid's life that could be impacted if they lose access to health coverage.

Underscoring all of this, our ask should be that no child loses coverage due to a procedural error or incorrect information that was used in unwinding the MOE.

Below are some talking points on how to unwind the MOE:

#### The MOE has kept thousands of Idaho children covered

- The MOE/emergency disenrollment suspension has allowed over 30,000 Idaho kids to be covered by Medicaid through the duration of the pandemic, preventing them from becoming uninsured.
- Tens of thousands of Idaho kids could lose their Medicaid coverage. Idaho officials estimate there are approximately 107,000 Idahoans who could potentially be at risk of losing coverage, 36,000 are children.

## Department officials should take advantage of flexibilities and expiration timelines

- The sudden work load to process will be massive, and department officials can lessen this burden by spreading the renewal and disenrollment work over several months. By taking advantage of extended expiration timelines allows for a smooth unwinding and minimal coverage losses.
- Idaho officials will need to explore every avenue possible to ensure that no eligible children are dis-enrolled from coverage or terminated due to procedural errors. This includes obtaining updated address and contact information for every family undergoing a renewal, not taking action in cases where updated information isn't available, and making multiple attempts to contact families with returned mail.
- Officials should stagger the case load over several months and prioritize individuals most likely to be found ineligible and save cases where eligibility is most likely retained (children for example) for last to ensure minimal risk of interruptions in care.



## Quickly unwinding the MOE puts Idaho kids at risk

- Taking action without updated information or trying to process the MOE based population through renewals too
  quickly could lead to incorrect terminations. Coverage losses due to procedural error when children are still truly
  eligible put them at risk for interruptions in their care.
- Preventing gaps in coverage for Idaho kids should be a top priority in unwinding the MOE. Research shows that
  interruptions in continuous coverage for kids is associated with delayed care, unmet medical needs, and unfilled
  prescriptions.
- Policymakers can take the following steps today to prevent coverage interruptions as the emergency Medicaid protections expire:
  - Taking advantage of extended expiration timelines,
  - Upgrading systems and technology to process influx of Medicaid renewals,
  - Funding the state's full share of Medicaid for children and families,
  - Coordinating with private health insurance providers,
  - Utilizing multiple forms of contact (phone calls, traditional mail, email, text messages) to reach enrollees and update eligibility information, and
  - Conducting robust outreach and notification to enrollees.



## PROTECTING AGAINST MEDICAID BUDGET CUTS

Medicaid plays a significant role in providing health insurance to Idaho children, it covers 36% of the state's population and over half of Medicaid enrollees are children. Approximately 97% of dollars invested into Medicaid pay directly for health care services. When budget cuts are made to the program it comes in the form of cuts to provider rate reimbursements, services and eligibility. This significantly impacts children and other Idahoans on Medicaid. When we speak about obstacles that exist in proposed and current policies, we still need to center our message in value frames and emphasize the impact to Idaho kids and families. While many agree that uninterrupted health coverage and quality care create a foundation for children to grow, we have to connect the dots to show how this can be undercut by bad policy or budget cuts.

## See below some talking points that can be used against Medicaid budget cuts:

- 97% of Medicaid dollars go directly to health care services and over half of enrollees are children. Cuts to the program will negatively impact children's ability to access health care services when needed. We can support children's ability to go to the doctor by fully funding Medicaid.
- When kids have access to health care, they are better equipped to learn and succeed in school. In Idaho, about one-third of all school-age children get their health insurance through Medicaid or CHIP. Keeping Medicaid strong helps keep kids healthy so they can grow, play and learn.
- Medicaid helps families get the health care they need during job loss and other economic hardships. It helps families avoid medical debt, making it easier for them to get back on their feet.
- Medicaid helps protect Idahoans access to care by ensuring they have health coverage while facing financial
  difficulties caused by the COVID-19 recession. Medicaid provides health coverage for Idaho families with low
  incomes, including children, seniors and people with disabilities. It provides comprehensive coverage, such as
  checkups, specialist doctor visits, prescriptions and more.
- If Idaho chooses to cut Medicaid's budget, the state would face cutting essential services that could result in Idahoans delaying care resulting in the need for more expensive emergent care later on. Investing in Medicaid now saves tax payer dollars down the road.
- Historically, Medicaid has played a key role during national emergencies and recessions, providing flexible funding and offsetting expenses. The same is true now in Idaho, as Medicaid is covering COVID-19 testing, treatment and telehealth services. Access to this coverage improves public health and access to rural health care. Together, we must keep Medicaid strong.
- During the COVID-19 public health emergency, Medicaid has seen significant savings being returned to the state general fund while providing critical health services during the pandemic. With over \$274 million in Medicaid savings, it more than pays for itself while providing crucial health services to Idahoans.



## ANSWERS TO QUESTIONS FROM LEGISLATORS AND MEDIA

There are common questions that we will frequently face from the media, legislators, and sometimes even other advocates. It is important that we are prepared to answer these questions in ways that mirror our other messaging strategies, emphasizing that values and benefits that underscore access to health coverage and centering our responses in a way that reminds the asker of the children and families that we are trying to help.

These are some of the common questions that we have already seen, and ways to answer them that emphasize our key values:

#### **Uninsured Rate Questions:**

### Why don't we have data from 2020?

We have data about the national uninsured rate, but the Census Bureau was unable to complete estimates at the state level due to low rates of survey participation and data collection challenges from the COVID-19 pandemic. We are still able to look to other sources like Medicaid enrollment data to get a picture of what happened during the pandemic.

#### What does National Data say?

National data shows that emergency protections prevented thousands of children from losing health insurance coverage. We know that in Idaho the Maintenance of Effort Medicaid provision from federal emergency relief has allowed for over 36,000 kids to maintain health coverage during the pandemic. Despite this we still saw some troubling trends. For example, national data showed children living at or below the poverty line experienced an increase in their uninsured rate, while children in higher income families experienced a decrease.

#### **MOE Based Questions**

When discussing the MOE, be sure to frame your answers utilizing the values and messages about Medicaid from earlier in the guide. The points about continuous coverage and the value of being covered are still relevant here.

### • What is the Medicaid Maintenance of Effort?

The MOE is an emergency Medicaid protection passed by Congress that has prevented Idahoans on Medicaid from losing coverage during the pandemic. Because of the economic instability that COVID-19 caused thousands of Idahoans to lose income or work based health coverage, Medicaid provided a safety net to help families make ends meet during tough times and ensure that they have health coverage at a crucial moment. This policy has helped thousands of Idaho families during the pandemic.

#### When does the MOE Expire?

The MOE is linked to the Public Health Emergency (PHE) declaration, Idaho will get a 60 day notice when the federal government decides that they are ending the PHE declaration. After that 60 days, the MOE will expire and all Idaho kids and families who have been enrolled through that protection will require a new redetermination of their eligibility.



## What emergency protections helped keep children covered?

The suspension of premiums and lock outs for the Children's Health Insurance Plan (CHIP) in Idaho helped kids maintain consistent coverage. In addition, when Congress passed COVID-19 relief packages they contained emergency funding for Medicaid to help bolster the program for an increase in enrollment due to the economic impact of the virus. This relief contained a Maintenance of Effort provision that suspended disenrollment from Medicaid for the duration of the pandemic, providing a safety net for families navigating the crisis.

#### What happens when these provisions expire?

When the MOE is removed in the spring, there will be eligibility checks required for everyone who has been enrolled for at least a year which will determine whether or not they are still eligible for coverage. There are over 107,000 Idahoans who could potentially be at risk for losing coverage, and ensuring the process is completed carefully with updated and accurate information will be crucial to preventing accidental coverage losses. No child should lose coverage over a procedural mistake.

#### What can be done to prevent kids from losing coverage?

No eligibility decisions should be made without first updating important information and verifying contact info for enrollees. Many families have not been contacted since before the pandemic, and have moved or changed numbers and won't be reachable at previous addresses. Expanding the data sources utilized to track enrollee addresses and income can help accurately automate the process and reduce what will be a large work burden to process. Officials can also utilize multiple methods of contact by expanding their methods to include text and email to get a better chance at being able to reach enrollees who have moved during the pandemic.

Please reach out to <a href="mailto:ldennis@jannus.org">ldennis@jannus.org</a> with other questions that arise and we can help craft messaging guidance.

