



# How do we talk about health reform this year?

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## Key findings of Celinda Lake polling research

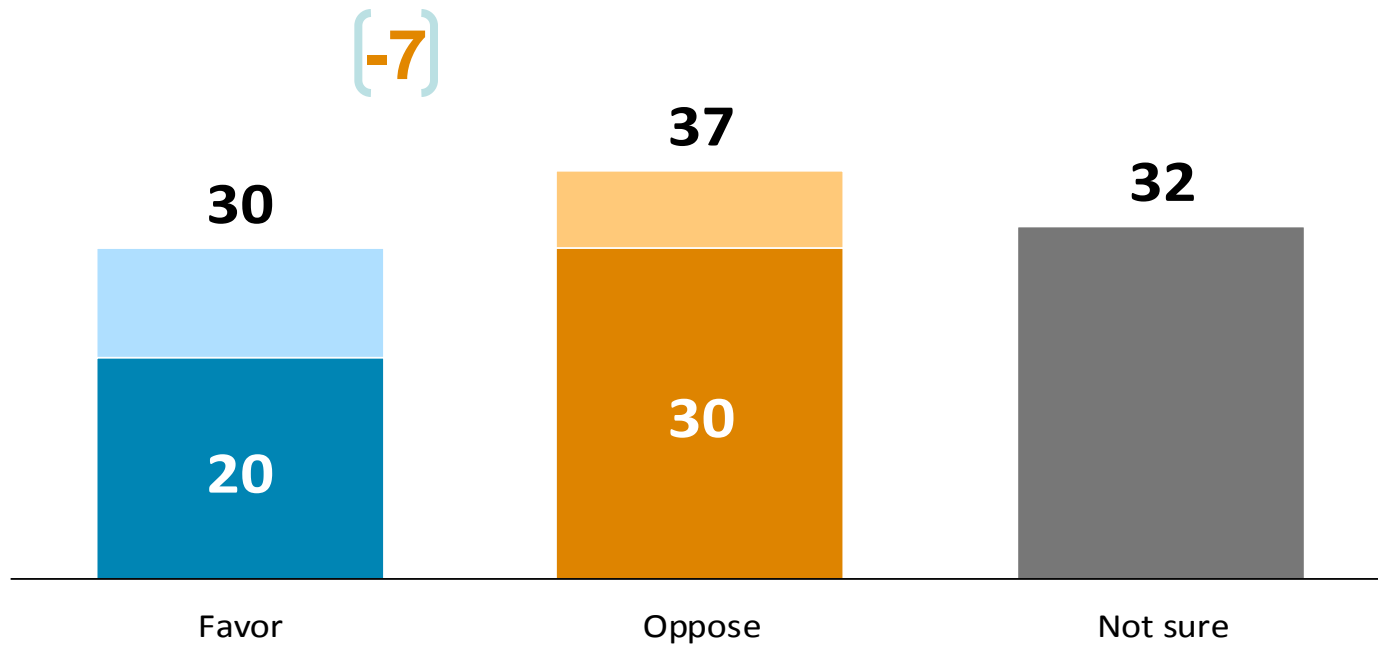
### *People don't know much about the Affordable Care Act.*

- Knowledge about the ACA is relatively low, with only about one in four likely voters saying they know a significant amount about the new law.
- Women know slightly less about the ACA than men, despite being the people who are focused on health care.
- Right now the ACA is a “political” issue, rather than a “health care service.”



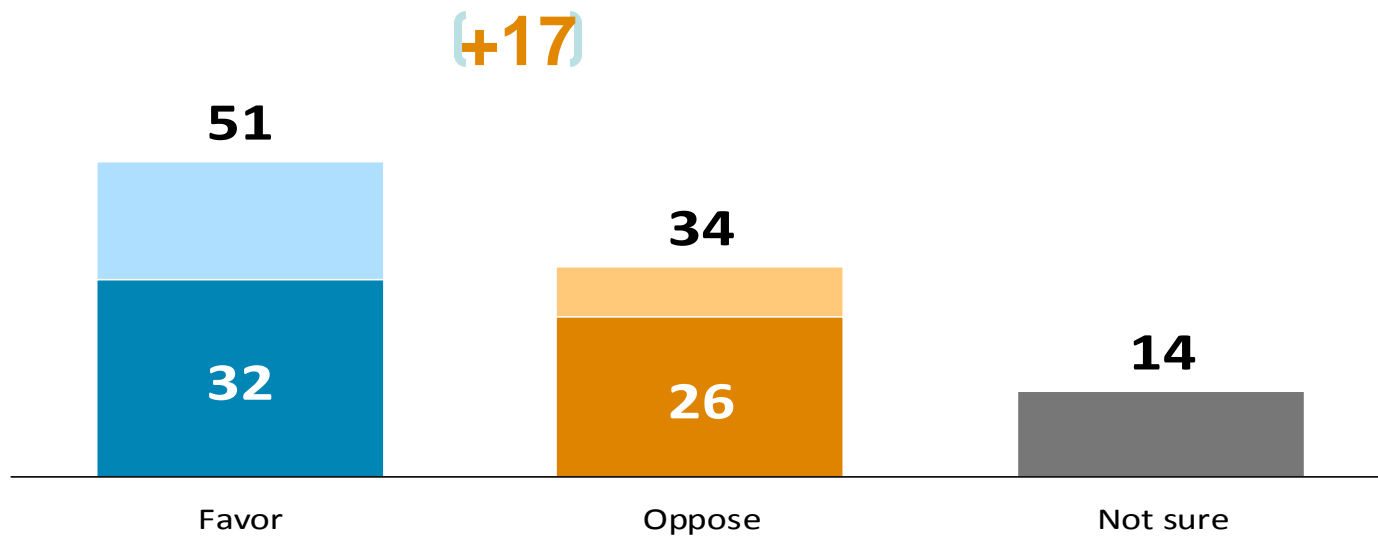


Initially, voters surveyed said they oppose the ACA by 7 points. Intensity of opposition was significantly higher than strong support.





At the end of the survey after hearing arguments on both sides, voters supported the new reform law by 17 points. Strong support is greater than strong opposition.





## Keys to building support for health reform

- Voters grow significantly more supportive of the ACA after **hearing more information about what it is already doing for individuals and families.**
- Move from opposing it by 7 points to supporting it by 17 points.
- **Women in particular grow significantly more favorable toward the ACA** and support it by 25 points by the end of the survey, with much more intensity on the positive side, after starting out opposing it by 3 points.





# Women are a key constituency


***Independent women, older women, and women of color are key populations to inform, persuade, and mobilize.***

- Independent women go from supporting it by 1 point to 33 points by the end of the survey
- Older women go from opposing it by 9 points to supporting it by 20 points
- African American women go from 39 points in support to 64 points by the end of the survey.
- Latinas increase from 32 points to 65 points.
- Young women go from 4 points in support to 31 points.





# Use a consumer frame

- **Protections** (no denials for pre-existing conditions for themselves and children)
  - **Prevention provisions** (well woman focus)
  - **Non-discrimination** (cost of coverage for women and men the same)
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- These tap into **core values** of prevention and wellness, security and protection.

*Shifting emphasis from a political frame to a consumer frame helps move women, bridge generations of women, and doesn't alienate men.*



## Key talking points

### ***Emphasize prevention services.***

- Voters strongly support services that fall under a broad wellness and prevention frame. The most powerful message is simply the services included.



### ***Inoculate against cost concerns.***

- Prevention and other elements of law help women/families save their dollars. Talking about families works much better than talking about businesses saving money.



## Applying this research to NYS exchange

- **Consumer frame:** More affordable health coverage choices for New York families.
- **Security, peace of mind** of knowing there is someplace to get affordable health coverage if you lose yours.
- **Protection** from insurance company abuses, gaps in coverage, unexpected costs.



# What is an “exchange”?



- Insurance supermarket or shopping mall
- Choices that are easy to compare
- Clearly marked prices
- Options for all budgets
- A New York solution for New Yorkers



## What would an exchange do for New Yorkers?

- **Help consumers and small businesses select health insurance that meets our needs:**
  - Easy-to-use website
  - Call center to answer questions
  - In-person help through “navigators” and consumer assistance programs



## What would an Exchange do for New Yorkers?

- **Give consumers and small businesses good health insurance choices:**
  - Only approved health plans could be offered
  - Every plan would have to cover certain benefits consumers need, like doctor's visits, hospitalization, maternity care, mental health care treatment.



## What would an exchange do for New Yorkers?

### **Make health plan premiums more affordable:**

- If able to use “active purchasing,” exchange could pool everyone’s buying power to get quality plans for cheaper rates.
- Will add to effect of new insurance rate “prior approval” that is saving consumers millions of \$\$
- Will act as the mechanism to provide consumers with premium subsidies to help the afford plans.



## What would an exchange do for New Yorkers?

### **Act as a watchdog:**

- Make sure plans are fair and easy to use:
- Monitor plan performance and protect consumers' rights
- Help consumers who are getting the runaround from insurance companies.



**Individuals**

## STATE HEALTH INSURANCE EXCHANGE

The Exchange is a virtual marketplace where approved health insurance plans will be offered. A website and call center must be created.

### Private Health Care Plans

All plans sold in the Exchange will:

- Cover “Essential Health Benefits”
- Have an easy-to-understand summary of benefits & costs
- Meet performance standards

Subsidies, in the form of federal tax credits, will be available to people with moderate incomes. These can be used to buy plans in the Exchange.

### Public Programs

The Exchange will screen consumers for eligibility for public health insurance.

### Consumer Assistance & Navigators

“Navigators” will help consumers find the health care plan they need. They can be:

- Non-profit organizations
- Insurance Agents & Brokers

**Small Businesses**

