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Insights from Focus Groups

Testing Materials to Prepare Medicaid Enrollees to Renew

Conducted by Betty & Smith and PerryUndem

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Purpose.

To test a variety of materials with Medicaid enrollees designed to prepare them to renew their health coverage once the Public Health Emergency ends.

Methods.

Betty&Smith and PerryUndem held six focus groups with diverse Medicaid enrollees. We focused on enrollees in four states: FL, GA, KS, and TX. Two of the groups were conducted in Spanish. Each focus group included a mix of recent and longer-term Medicaid enrollees and each group included some parents who have children enrolled in Medicaid. The groups included a few individuals who are dually eligible for Medicaid and Medicare.

DATE	COMPOSITION
July 26	GROUP 1: Medicaid enrollees, mix of recent / longer-term enrollees, Georgia GROUP 2: Medicaid enrollees, mix of recent / longer-term enrollees, Florida (Spanish-speakers)
July 27	GROUP 3: Medicaid enrollees, mix of recent / longer-term enrollees, Florida GROUP 4: Medicaid enrollees, mix of recent / longer-term enrollees, Texas
July 28	GROUP 5: Medicaid enrollees, mix of recent / longer-term enrollees, Kansas GROUP 6: Medicaid enrollees, mix of recent / longer-term enrollees, Texas (Spanish-speakers)

Context.



Like many these days, Medicaid enrollees are struggling financially.

Rent and food/gas prices are putting stress on their budgets.

They feel their wages aren't keeping up with inflation.

Almost all say they are "just getting by" – not thriving.

Many are getting support from programs other than Medicaid. SNAP and the School Lunch Program are mentioned most.

They appreciate the assistance but it is only holding them steady – not moving them forward.

Some are dealing with health problems and chronic conditions too.

Medicaid makes a positive difference for most. Almost all plan to stay enrolled.

Whether a recent or longer-term enrollee, all seem to appreciate the program.

Medicaid enables them to get healthcare services for themselves and/or their children at no cost.

Those with serious health conditions – or who have children with special health needs – feel they need Medicaid just to live and be well.

Without Medicaid almost all say they would be uninsured.

They would be putting off care, going to the ER, or relying on friends and family to help them access health care.

Almost all say they plan to stay enrolled in Medicaid in the near future. But some have the goal of getting a better job soon and being able to afford health insurance on their own.

In their own words, what it would mean if they lost Medicaid during the next renewal period...



Well, I can't get Obamacare because my income is too low (she lives in a non-expansion state). Maybe I would go to free clinics?

I have chronic illnesses so I would probably (be uninsured and) just go to the ER.... and end up with medical bills I can't pay.

I guess I would just go to Grady Hospital without my Medicaid.

(I have a special needs daughter)... I don't think if I had to get a private plan through an employer that I would be able to get these same services that she needs.

If I lost Medicaid for my kids... I don't know what I would do. I would have to talk to the kids' mother to figure it out.

I couldn't afford my company's insurance so I'd be uninsured.

The majority say they have not had difficulties renewing in Medicaid in the past

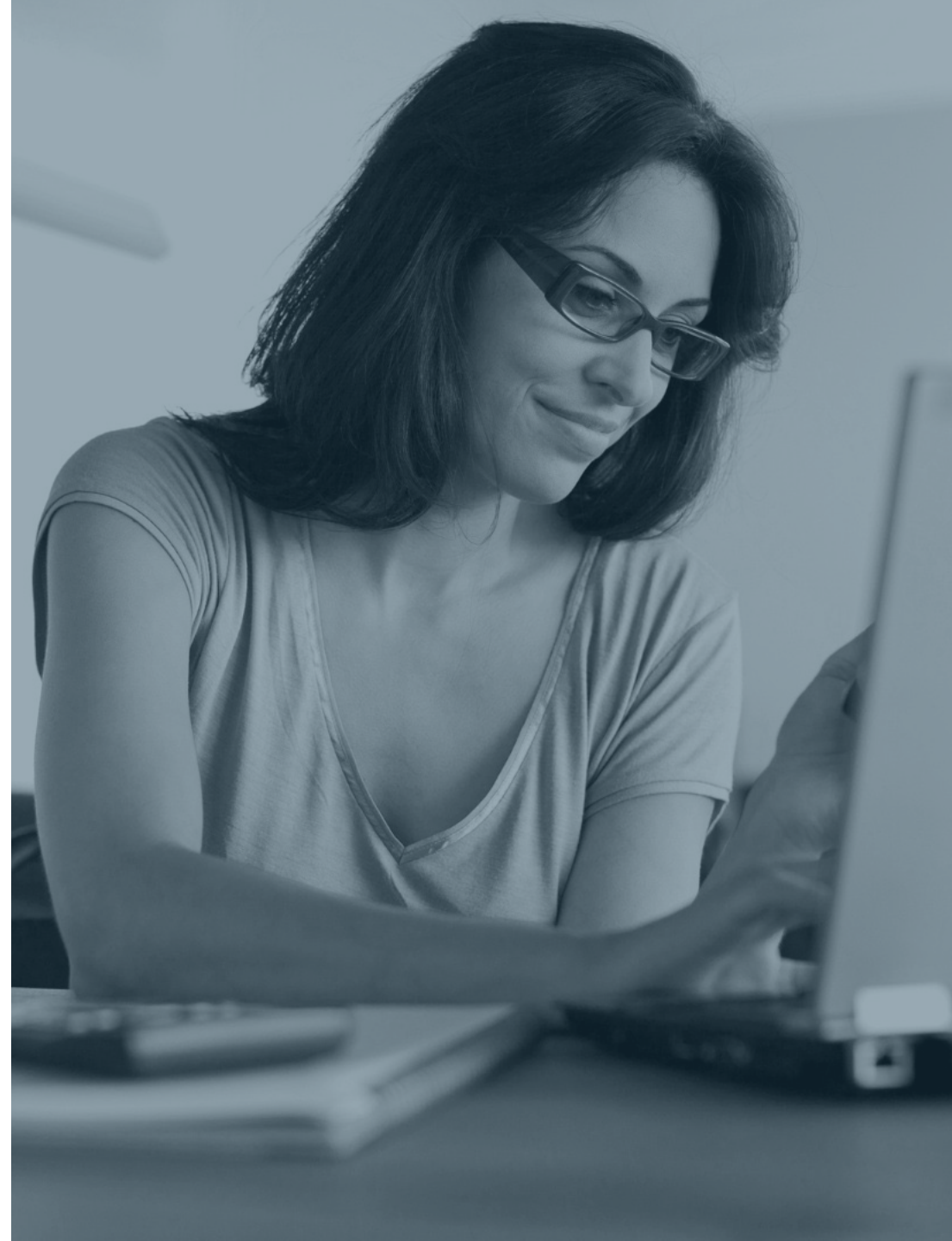
They say the process is straightforward: "they tell you what steps to take."

For many it just meant reviewing a pre-populated online form and confirming that nothing had changed from the prior year.

A few say their Medicaid renewed automatically when they renewed their SNAP coverage.

Most say they received either/both an email notice or a notice in the mail when it was time to renew. Most received these notices in time to renew.

Obtaining the required paperwork was not hard for many.



But some have had problems.

During the pandemic, some were told by the Medicaid agency there would be longer delays processing renewals due to staffing shortages.

Some say this last renewal period that documents were lost.

Trying to reach the Medicaid agency to fix renewal issues is very difficult – many say they spend hours on the telephone.

Others say their state's Medicaid agency has changed recently and now there is no single person assigned to their case – so they have no one to contact.

There is broader agreement on this issue – most in the focus groups try to avoid contacting the Medicaid agency to resolve any problems they have with their coverage.

In their own words, challenges with renewals...

We have had lapses... we did lose coverage for 2-3 weeks. (Medicaid) couldn't find our information (even though I had mailed it in). Now, I send my (renewal) information by certified mail.

I have called Medicaid a few times but they are very unorganized. They could not find my (renewal) paperwork.... I had to go back and forth. It was stressful.

They are very unorganized. It is hard to speak with anyone and try and figure it out. It is so important to keep all of your (renewal) information for verification since they will lose it and you will have to reload it.

Normally the process is easy but the last time it took 2 months. I had a lapse in benefits. (Medicaid) said they didn't have staff. I had sent in all of the information... then I had to keep calling. It is a long, tedious process because they were understaffed.

I waited on hold 2 hours then (Medicaid) hung up on me.

(Renewal) notices are hit or miss. They are supposed to come early but sometimes I get them late and my coverage lapsed as a result. I hadn't even received the notice and they cut me off for not getting my information in on time.

It takes a lot of work to get reinstated once you lose your Medicaid.

I am usually on top of things but I can't be if they send me the (renewal) notice late.





Only a handful have heard of the PHE or that Medicaid renewal rules have changed.

Only a handful in one focus group had heard of the “Public Health Emergency”– many just assume it refers to the pandemic.

Most find references to the Public Health Emergency to be confusing and scary. It is particularly frightening terminology for Spanish-speaking participants. They are not sure what it means for them.

None said their state Medicaid agency had reached out to them recently to update their contact information.

Hardly any seem to know their next Medicaid renewal could be different – that they could lose their coverage.

Bottomline: Almost none seem to know this next renewal period may put them at risk of losing their health coverage.

In their own words, confusion caused by mentioning the PHE...

What is the public health emergency? That confused me. Maybe this (information) is not for me... maybe it is only for those who signed up due to a public health emergency.

They should explain what the public health emergency is.

I didn't need to know anything about a public health emergency. I just need to know the rules changed for Medicaid.

I didn't know what they were talking about... I don't know what the public health emergency is? What are they talking about? The pandemic?

I am assuming the public health emergency is about COVID?

I wasn't clear what the public health emergency is... just assumed it is related to COVID. But it comes across a little scary. It could frighten people.

It says the public health emergency is over.... that you are going to lose your Medicaid. But I don't think the emergency is over – not really – we still have COVID.

The word “emergency”... it felt like it's a terrible thing going on in the whole country.





BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO.
POSTAGE WILL BE PAID BY ADDRESSEE

A challenge: many seem confident Medicaid has their current address.

When asked if they are confident their state Medicaid agency has their current address, the vast majority said “yes.”

This meant few seem motivated to check with Medicaid to ensure their address was correct.

Some feel this confidence because they have not moved recently. Others say they mostly communicate with Medicaid online and so don’t worry about mailed notices.

This confidence may also be related to the PHE and the fact that none have lost their Medicaid coverage in recent years.

Messages to enrollees about making sure Medicaid has their current address may also meet with this kind of confidence.

In their own words, feeling confident Medicaid has their current address...



I'm 100% sure because I check my information every month.

Same, 100% sure. I'm always checking the website, I look at the information because sometimes you don't receive letters...so you are checking to make sure.

When I applied, all the letters got to my house and I've had no problems.

Because I haven't had any significant changes, haven't moved, haven't changed email address or gotten a new phone number. Nothing has changed since I last updated.

I've been in the same residency for 8 years, same phone number, haven't had any pertinent information change.

They are the government, they know what's going on.

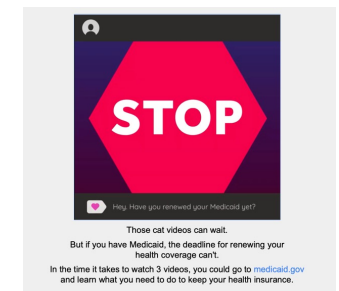
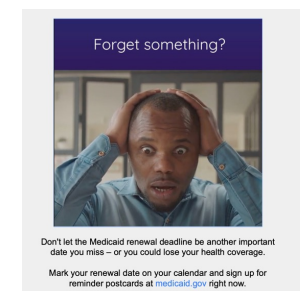
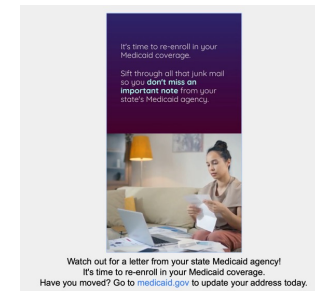
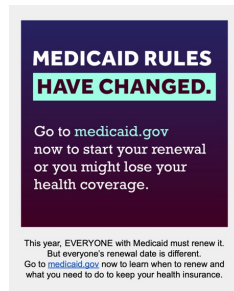
Reactions to Materials.

Materials we tested...

3

“IT’S COMING” CONCEPTS

These are 3 concepts that could appear online or in a flyer in the months and weeks leading up to the end of the PHE. The purpose of these concepts is to raise awareness about the Medicaid renewal rule changes and help people prepare to renew (by making sure Medicaid has their accurate contact information, etc.). All the concepts were developed in Spanish too and tested in the Spanish-language focus groups.



3

“IT’S HERE” CONCEPTS

These are 3 concepts that could be used to create a brief video or other kind of visual to catch people’s attention and prepare them to renew in Medicaid. These videos/visuals would likely appear in the weeks and days leading up to the end of the PHE and could extend into the renewal period itself so that enrollees are watching their mail/emails and ready to renew. All the concepts were developed in Spanish too.

Big takeaway from testing – states would likely benefit from using a package of messages/visuals/materials to prepare enrollees to renew.



Different enrollees seem drawn to different messages and visuals. There is not a one-size-fits-all renewal message.

For example, some found language such as “you could lose your Medicaid” to be scary and were turned off. But others said this was important information to include – it made the message seem urgent, to stand out, and would motivate them to take immediate action.

Others prefer softer messaging and visuals. They don’t want to be alarmed. Latino participants and those in our Kansas focus group seem most turned off by alarming messages that mention the PHE ending or that say they could lose their Medicaid.

States may want to consider using a mix of messaging and materials to appeal to these different tastes.

Overall, the 3 “It’s Coming” concepts test well.

All of the concepts work well – you may want to consider keeping all three and giving partners choices.

Most participants say they would do research and contact Medicaid after seeing these concepts – they succeed in motivating action.

The information in the blue box is most important – some said they would not read the text below.

“The Public Health Emergency is ending” is confusing – most have not heard of this before. What does it mean? Some see it as threatening.

“Medicaid rules have changed” is vital information to include.

The January 1, 2023 date is important.

Some don’t like being scared – some language they found frightening... “You might lose your coverage” “ The Public Health Emergency is ending.” But others found that language added urgency.

“Everyone must renew” means this applies to everyone, which they feel is important.

THE PUBLIC HEALTH EMERGENCY IS ENDING ON JANUARY 1, 2023

Renew your Medicaid coverage today or risk losing it.

medicaid.gov

The government's public health emergency ends soon. Not everyone on Medicaid will continue to qualify. Go to [medicaid.gov](https://www.medicaid.gov) TODAY to learn what you need to do to keep your coverage.

MEDICAID RULES HAVE CHANGED.

Go to [medicaid.gov](https://www.medicaid.gov) now to start your renewal or you might lose your health coverage.

This year, EVERYONE with Medicaid must renew it. But everyone's renewal date is different. Go to [medicaid.gov](https://www.medicaid.gov) now to learn when to renew and what you need to do to keep your health insurance.

do I need to renew my Medicaid?

Everyone has to renew their Medicaid coverage by **Jan 1, 2023**.

Update your contact info now so Medicaid knows how to reach you.

medicaid.gov

Yes. Everyone who has Medicaid will need to renew their coverage to keep it. Make sure Medicaid knows how to reach you! Is your contact information up to date? Update your information at [medicaid.gov](https://www.medicaid.gov) today.

16 Votes (top pick)

**THE PUBLIC HEALTH
EMERGENCY IS ENDING
ON JANUARY 1, 2023**

Renew your Medicaid
coverage today or
risk losing it.

medicaid.gov

The government's public health emergency ends soon.
Not everyone on Medicaid will continue to qualify.
Go to [medicaid.gov](https://www.medicaid.gov) TODAY to learn what you need
to do to keep your coverage.

Detailed feedback...

This one was seen as most threatening – which some liked and some did not. Yet it received the most votes overall.

The highlighted date was seen as important. They want to know the date they need to start paying attention to their mail. This was probably the most important information with this concept.

The PHE language confused many and scared others. It may work better to remove it.

“Renew your Medicaid coverage today or risk losing it” also was scary/motivating depending on the participant.

The text below again included language some liked and others did not. The PHE reference could be removed – it does not really add anything. “Not everyone will continue to qualify” was again scary for some.

Their feedback on this concept...

You can't miss that date.

It seems urgent, you know?

It's speaking about the emergency that's ending and covid... it's explaining it's going to be better and it's going to change.

It caught my attention, the blue part with the date...that's going to be a very important date.

It says that I have to act quickly...if not you'll lose coverage.

It seems like an alarm...the first time I read it and I saw Public Health Emergency, I thought, 'What are they talking about?'

Personally, the others don't catch my attention because I already have that information...this is something different.

It was a bit scary...for people that depend on Medicaid a lot...that's why I chose the others instead.

It feels combative... like you are going to lose your Medicaid.

It's basically straight to the point, when it's ending, when you need to renew and get your information in.

The message is tough... like they were threatening you.

It makes it really clear what is happening and what will happen if you don't renew.

It gives me the info real quick... I don't want to wait for something to scroll... I would have skipped if I have to wait longer to understand what it says.



14 Votes

MEDICAID RULES HAVE CHANGED.

Go to [medicaid.gov](https://www.medicaid.gov)
now to start your renewal
or you might lose your
health coverage.

This year, EVERYONE with Medicaid must renew it.
But everyone's renewal date is different.
Go to [medicaid.gov](https://www.medicaid.gov) now to learn when to renew and
what you need to do to keep your health insurance.

Detailed feedback...

This one seems to hit the right tone for many – not scary but informative and serious.

Many say they want to go the Medicaid website to learn what rules have changed after seeing this.

The highlighted words grab attention, make people curious.

The phrase “you might lose your coverage” seems less threatening in this version.

In the text below, “EVERYONE with Medicaid must renew” was seen as very important information. It made most feel this was relevant to their own Medicaid enrollment.

The downside... some found this boring and say it did not grab their attention. Others felt it should have included the end of the PHE date – which they believe is the most important information.

Their feedback on this concept...

It's very different, saying rules have changed, that something is different and you need to check it out. It feels very direct.

Medicaid rules have changed... it's not an emergency...it's very good. The message is direct, very easy to understand.

This feels very passive...the first one is strong, more intimidating. This does not make me feel interested or curious, it does not impact me like the other one.

It says EVERYONE must renew so I knew it was talking to me.

There is no date... are we going to lose coverage next week? Just not enough information.

The rules are changing, something has to be done, you need to look into it, but it is not to the extreme as the other one.

We are not frightened by this.

I already know when I need to enroll... but this one let's me know it might be different. That means I might be disqualified... what are the rules now? I want to find out.

This was more straightforward than saying the public health emergency has ended.

It's vague, Medicaid rules have changed, but what's changed? I don't feel like there is enough information. Would it make me investigate? Yes. But I don't feel it's very informative as a stand alone.



11 Votes



Yes. Everyone who has Medicaid will need to renew their coverage to keep it.
Make sure Medicaid knows how to reach you!
Is your contact information up to date?
Update your information at [medicaid.gov](https://www.medicicaid.gov) today.

Detailed feedback...

(This concept shows scrolling text that begins to fill once you click on it.)

This was the least favorite concept, yet some really liked it.

Many felt this was the “softest” concept we tested. It was not threatening – only factual.

A few assumed since this looked like an online search it would mean they could also renew online. And that it would be easy.

They appreciated the date was included in this and was highlighted. They also again liked hearing “everyone has to renew.”

But many felt this was boring and the words did not stand out. They liked the larger bold and highlighted words on the other concepts better.

One said it took too long to load and that she was too busy to wait for this kind of information. Just get it to her quickly and directly.

Their feedback on this concept...



It was more straightforward than saying the public health emergency has ended.

This is more of an invitation to come and renew your benefits...the others seem a bit pushier.

It specifies an exact date for when we need to respond... it means we have time to get the information so we can be prepared.

This takes too long to load.

It doesn't need to move... it has everything I need. Why not a still shot?

I was expecting more information would appear given this moving format, but it just had basic info.

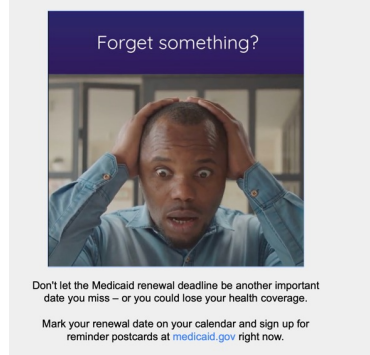
It gives you time (to consider), but mostly I chose this because it's not as dramatic as the others.

It was calm. Direct but not scary.

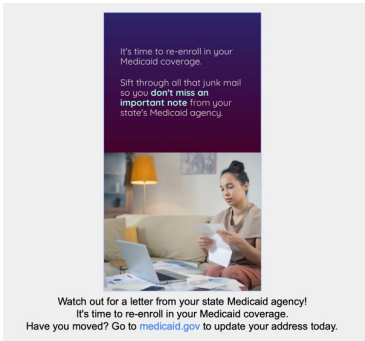
This makes you feel you can renew online since it is an online search.

I like the concept, but then felt the message was saying... like, do I have to renew my Medicaid? Are THEY going to send me something? It makes me feel less urgent because they are going to get in contact with me.

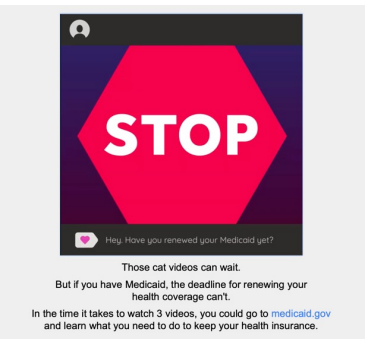
“Don’t Forget to Renew”



“Sifting through Mail”



“Cat Videos”



Overall, 2 of the “It’s Here” video concepts test well.

The “don’t forget to renew” and “sifting through mail” video concepts test well, but the “cat videos” concept was seen as too disconnected to Medicaid renewal.

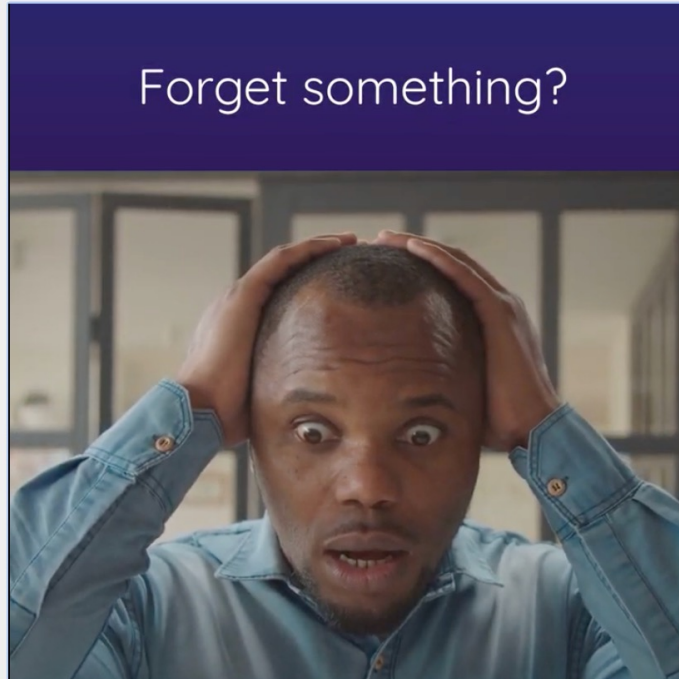
Enrollees felt the “don’t forget to renew” concept was both humorous and relatable. It received the most votes too. Most say they have experience forgetting important dates and this is a good reminder to find out their renewal date and mark it down.

“Sifting through mail” was seen as most pertinent to the topic of Medicaid renewal since most receive renewal notices through the mail – and this video underscores the need for them to watch their mail for these notices.

“Cat videos” seemed funny to some but most felt it did not connect enough to Medicaid and worried they would miss the main message – that it is time to renew. Some also dislike cats and that apparently influenced their reactions to this video concept.

20 Votes (top pick)

“Don’t Forget to Renew”



Don't let the Medicaid renewal deadline be another important date you miss – or you could lose your health coverage.

Mark your renewal date on your calendar and sign up for reminder postcards at [medicaid.gov](https://www.medicaid.gov) right now.

Detailed feedback...

(This video concept shows 3 clips of people forgetting important dates – like birthdays and anniversaries).

This video concept seemed to hit the sweet spot – funny and eye catching but also relevant and informative.

Most found the imagery memorable.

The word “relatable” came up in every focus group. They saw themselves in this concept.

This did not seem threatening – just informative.

Many said they would likely contact Medicaid or visit their Medicaid account to learn their renewal date after seeing this video.

A few did not like the imagery. They felt it was over the top – and a handful found the images disjointed with the message.

Their feedback on this concept...

This caught my attention.

The video was memorable... the guy being surprised.

I forget something everyday... maybe it could jog my memory about Medicaid.

As a busy mom I am always forgetting something. So I would stop and read this.

It is fun, informative... people always forget.

I said, 'Wow'... made me laugh a little. I can relate to it. It made me feel good.

This guy looks like something serious is going on... makes you curious. What's going on?

It is relatable... forgetting a birthday. It makes me want to look into this.

Relatable... shows different scenarios where people forget something. You don't want to end up like these people... funny, attention-grabbing.

The girl looking on her phone... reminds me of me. I did this recently. I think this could work for everyone. If I saw it on Instagram or Facebook... it would be in the back of my mind to renew in Medicaid.

It was too over the top... it didn't seem funny.

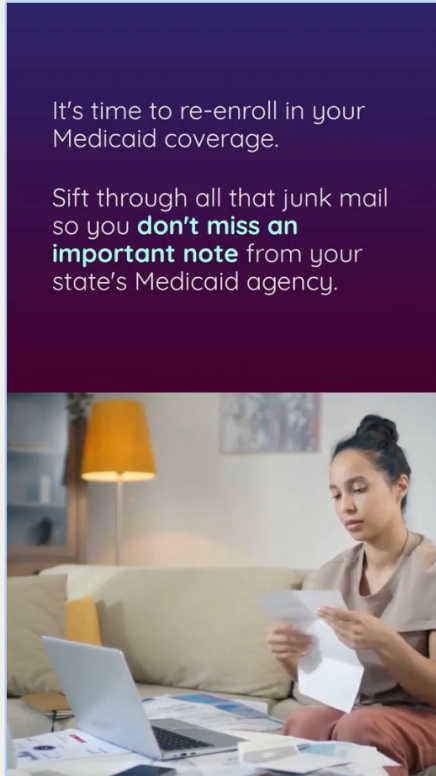
It was relevant to me. I like that they didn't make it super serious and boring.

It's funny the way he holds his hands on his head...it made me look at it.



16 Votes

“Sifting through Mail”



Watch out for a letter from your state Medicaid agency!
It's time to re-enroll in your Medicaid coverage.
Have you moved? Go to [medicaid.gov](https://www.medicaid.gov) to update your address today.

Detailed feedback...

(This video concept shows a woman sifting through bills and other mail).

This concept seems most straightforward to enrollees and directly related to Medicaid renewal. For these reasons, many like it rather than the more humorous video concepts.

This video concept is also very relatable – many can see themselves sorting through mail and throwing out junk mail.

They appreciate the heads-up to watch out for a renewal notice in the mail sent by the state Medicaid agency.

A few mention they communicate with Medicaid almost exclusively online so they don't see this video concept as relevant to them.

A few also find this concept boring and say they might miss it if they saw it online.

Their feedback on this concept...



Showing a picture of the actual renewal envelope would be good too so we know what to look for.

We gets lots of notices, how do we know which one is about renewal?

It told me it was coming through the mail... not a text or email... now I know how it is coming.

I hate the image of the woman with the mail – I am paperless. You need to text me or email me.

The others I laughed at, but this got to the point.

It's more precise and serious...it goes directly to what you need to know.

This seems dry to me.

More traditional looking but it makes sense

So boring... who gets stuff in the mail anymore?

I see so many ads on the internet.... junk mail does not catch my attention.

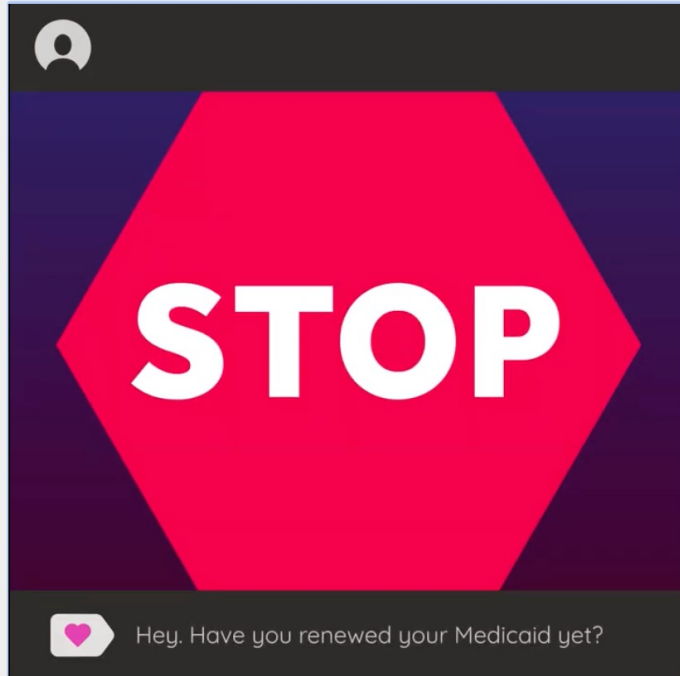
It's direct, giving me a message where I am going to be expecting a letter in the mail...when you receive a letter you assume it's going to be important.

I like that she is looking at bills, it's simple, it's something that you pay attention to when you're looking at your mail.

It's simple and serious.

4 Votes

“Cat Videos”



Those cat videos can wait.

But if you have Medicaid, the deadline for renewing your health coverage can't.

In the time it takes to watch 3 videos, you could go to [medicaid.gov](https://www.medicaid.gov) and learn what you need to do to keep your health insurance.

Detailed feedback...

(This concept shows short clips of YouTube videos of cats doing cute things and then shows a large stop sign).

Of all of the concepts we tested, this was least successful.

Although a few found the cat videos humorous and appealing, this concept did not seem to fit the topic.

Many felt “Medicaid renewal” was lost with this concept, even though the text below the ad explains it.

Most want a balance between attention-grabbing and serious – but this one fails to hit the balance. The main complaint is that it is not serious enough.

Their feedback on this concept...

I like animal videos but I just didn't like it... I don't know.

The cat videos are cute but I see no connections to Medicaid.

It takes a lot longer than 3 videos whenever you contact Medicaid.

I don't like cats. This made me itchy

Cats have nothing to do with it...but the message gets to you. I'll remember I need to renew whenever I see a cat video.

It might get to your brain more. I always see cat videos... then cats might connect to renewal.

Funny but it did not have a lot of information.

I laughed but it did not excite me.

I don't like cats.... I would have automatically skipped it.

I love cats but don't see how they pertain to my Medicaid experience.

I like the humor... humor is always appealing...but I can't get past that cats are in the Medicaid video...it doesn't make sense.

It doesn't catch my attention when they show videos that try to be funny...I would rather them be more specific with what they want me to know.



Communication Insights.

The best phrases to use to motivate action and get enrollees to prepare to renew are...

- ✓ The rules have changed.
- ✓ Everyone must re-enroll this year.
- ✓ You may lose your coverage.
- ✓ It only takes 10 minutes.
- ✓ Medicaid is trying to reach you.

(These are enrollees' top choices from a list of phrases related to renewal.)

Use the term **“renew”** in messages and notices. It is most familiar and clearest. Other terms like “re-enroll” or phrases like “confirm your eligibility” cause confusion or have different meanings for some.

Most want to receive communications about Medicaid renewal through email or regular mail.

Some also want to receive information through text messages and a few want information posted on social media.

Some also mentioned wanting to see posters in hospitals, clinics, and doctors' offices.

This information should come from the state Medicaid agency. The state logo would catch their attention and let them know it is official.

But some are open to hearing from their health plans about renewal or from their health providers.

A smaller number think local non-profits would be a good source of information about renewal.

Many want help available if they need it.

Many say they would want help appealing a decision and with reapplying if they end up losing their Medicaid coverage.

Most feel confident in completing the renewal process on their own and getting the required documents.

Many want this help through Zoom (although they can't see Medicaid doing this) or by phone. A few like receiving help through online chat or by text.

In-person assistance is less popular right now, likely due to COVID concerns.

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