



Section 1

DEVELOPING AN APPROACH AND SETTING GOALS

Whether you are embarking on a new enrollment initiative, building upon prior outreach efforts or looking for new ways to promote retention, take time to determine what you want to accomplish and choose the strategies and tactics that will help achieve your objectives. Establishing measurable goals at the beginning of your effort will be the key in demonstrating successes later in your children’s health insurance outreach campaign.

There is no “right” approach to children’s health insurance outreach and education, and each State or region will have unique needs and circumstances. The following pages offer tips on how to develop a road map for your efforts – setting goals, identifying and segmenting target audiences, defining messages and choosing tactics – to help ensure your resources are expended wisely and your goals are achieved.

1.1 Develop an Approach and Set Goals

The first step in developing your approach is to establish measurable goals – or the overall change your program will strive to achieve. Your work on children’s health insurance may aim to:

- Increase by XX% the number of children with health insurance coverage in a 12-month period
- Increase by XX% the number of kids that renew coverage in children’s health insurance programs in a 12-month period
- Increase by XX% awareness of children’s health insurance coverage in a 12-month period

When developing goals set realistic expectations based on your past experiences and the current environment. This includes taking into account any changes in State or Federal legislation or funding that may be out of your control but will still have an impact on your goals. Also consider how your goals align with those of the State Medicaid and Children’s Health Insurance Program (CHIP) agencies. It is also important to reach consensus on the goals within your organization and/or coalition. Without agreement, it will be difficult to decide on the activities and allocation of resources necessary to help you reach your goals.

Identify and Segment Target Audiences

Clearly define who you are trying to reach. You will likely have at least two primary target audiences:

- Parents or guardians of children who may be eligible for children’s health insurance but are not enrolled
- Parents or guardians whose children are currently enrolled in CHIP or Medicaid but will need to renew coverage



Within these groups are a variety of audience segments – people in your target audiences who have common characteristics, who can be reached through the same channels and will likely respond to messages in a similar manner. Understanding the audience segments you need to reach will allow you to be more strategic in choosing effective tactics. To help guide your audience segmentation, consider questions such as those outlined below. You may wish to use State population data or Census data to help you answer some of these questions (www.census.gov/popest/estimates.html).

- Does my State/region have significant representation from particular demographic groups such as African Americans, Hispanics, Asian Americans/Pacific Islanders or American Indians/Alaska Natives?
- Do we have large segments of non-English speaking families in my State/region?
- Are there large percentages of working families without health insurance in my State/region?
- Do we have distinct urban and rural population segments?
- Are there large percentages of newly-eligible families in certain areas of the State/region who now qualify for coverage because of increased income eligibility levels?

Target audience segments can vary by goal. For example, you may have a large Hispanic population that is not participating in CHIP or Medicaid. This would be a key audience segment to reach in your efforts to increase the number of children with health insurance, but this may not be a key segment when conducting outreach focused on retention. You may also find that you have different targets at different stages of your campaign. For example, Hispanic families may be a target for enrollment early on and then a target for re-enrollment at a later stage in your campaign.

Once you determine your audience segmentation categories, consider how to prioritize audiences. You may determine you need to allocate an equal amount of resources to all segments or decide to give more resources to the larger audience segments, which can produce a greater impact on your end goal.

Define Your Message

Before you decide how you will communicate information to your target audiences, know what you want to say. Clearly identify the three to four key themes or concepts about children's health insurance that you want to communicate in each outreach. Repeatedly using the same key themes will help reinforce your message to your target audiences. The messages do not have to be repeated word-for-word in every communication, but the theme should be clear.

Based on the themes, you can develop specific messages, such as the following examples:



SAMPLE MESSAGES	
THEME	MESSAGES
<p>Health Insurance is Available for Your Child</p>	<ul style="list-style-type: none"> • There are many reasons your child doesn't have health insurance coverage – you lost your job, you don't have health insurance at work or it simply costs too much. Whatever the reason, [insert name of State CHIP/Medicaid program] may be able to help, even if you have been turned down in the past. • You would do whatever it takes to help your children get ahead. Start by calling [insert name of State CHIP/Medicaid plan] office or visiting us online to see if you are eligible for low-cost health insurance to keep them healthy. Seven in 10 children qualify. • Thousands of families are eligible for low-cost health insurance for their children and don't know it. A phone call to [insert name of State CHIP/Medicaid plan] office is all it takes to see if you are eligible. • You think your kids can't get health insurance coverage because you make too much money. Not true! The majority of children covered by [insert name of State CHIP/Medicaid plan] come from working families. In fact, a family of four making up to [insert income limit] a year may be eligible. • Most States have made it easy to apply for children's health insurance by shortening the application and allowing parents and guardians to submit it online, in the mail or over the phone, without having to take time off of work.
<p>Children's Health Insurance Provides All the Benefits You and Your Kids Need</p>	<ul style="list-style-type: none"> • You do your best to keep your kids safe, but illness and accidents are part of life. Enroll in [insert name of State CHIP/Medicaid plan] and gain peace of mind knowing you have coverage when you need it. • [Insert name of State CHIP/Medicaid plan] does much more than cover urgent health needs. Children enrolled in [insert name of State CHIP/Medicaid plan] can get regular check-ups, dental care, immunizations and prescription drugs.
<p>If Your Child is Enrolled in [insert name of State CHIP/Medicaid plan], Take Action to Keep It</p>	<ul style="list-style-type: none"> • Don't forget – to keep your children covered, you have to renew your [insert name of State CHIP/Medicaid plan] coverage every year. It's not automatic, but it should only take a few minutes. • Keeping your [insert name of State CHIP/Medicaid plan] coverage means keeping your child healthy. Mark your calendar for the month you started [insert name of State CHIP/Medicaid plan] coverage so you will be ready when the State office contacts you. • Don't assume government budget cuts mean it's harder to qualify for children's health insurance. Many States have expanded the number of families whose kids qualify for low-cost children's health insurance, and you can keep it as long as you are still eligible.

Different audience segments will be motivated by different messages. Consider developing messages that address the specific concerns or motivations of your target audience segments.

Choose Tactics

Once you know what you want to accomplish, who you need to reach and what to say, define *how* you will do it. Start by considering all possibilities. Begin by listing the categories of tactics your organization



has the capacity to execute. Then brainstorm specific tactics within each of those categories. The chart below provides examples.

TACTICAL BRAINSTORM	
CATEGORY	POTENTIAL TACTICS
Material Distribution	<ul style="list-style-type: none"> • Ask for permission to set-up a table outside a local grocery store or popular low-cost stores (e.g., thrift stores, consignment shops, discount stores) to distribute fact sheets and answer questions • Set-up a booth at a local health fair or walk-in clinic • Supply local community college or hospital parenting classes with materials targeted toward new or expectant mothers • Work with your local housing association to distribute materials to new tenants • Provide sample sermon talking points to local churches and temples • Post information on community bulletin boards (e.g., community colleges, local community centers, YMCAs, health clinics, daycare facilities)
Media Outreach	<ul style="list-style-type: none"> • Work with a local TV station to schedule a phone bank during an evening newscasts where viewers can call for answers to enrollment questions • Distribute a drop-in article to a free community paper or parenting magazine • Contact a local newspaper and offer an interview with your organization’s spokesperson for an upcoming story on children’s health insurance • Make yourself available during current event activities • Work with a local newspaper on sponsoring a “What Keeps Me Healthy” contest for school kids • Ask local radio stations that cater to your audiences to read a public service announcement (PSA) on-air
Events	<ul style="list-style-type: none"> • Urge a local school to host a “check-up” concert around the winter holidays in which “checking up for the new year” is the theme • Host a 20-minute online lunchtime brown bag event where parents can learn about the children’s health insurance programs available to them • Work with the local PTA to host a back-to-school enrollment event during parent/teacher conference nights • Find local champions of children’s health insurance to help with event publicity
Direct Mail	<ul style="list-style-type: none"> • Send reminder postcards one month before a family’s coverage will end explaining what steps the family needs to take to ensure no gaps in coverage • Include enrollment and renewal information in back-to-school mailings distributed by local schools • Send “Give Peace of Mind” fact sheets about children’s health insurance each December

After brainstorming a list of potential tactics, review them against each goal and target audience segment. Take insights into each target audience segment into account, refining the ideas as necessary. For example, Hispanic consumers are a key target audience. Data indicate the majority of Hispanic households with an annual income under \$40,000 a year and at least one uninsured child do not own



the home they live in and listen to Hispanic radio. Based on this data, when reaching out to this target audience segment, consider distributing information through classifieds, getting local Hispanic radio stations to read a PSA script or requesting that public affairs programs discuss children's health insurance on-air.

Develop a Timeline

A timeline charts the course your organization's efforts will take from inception to completion, noting key milestones. Create the timeline in an online spreadsheet like Excel, which allows you to manipulate columns, update data and sort information. Below are some things to consider when creating your timeline:

- How are the activities sequenced? Can any activities be executed in parallel with others? Are any tasks dependent on another task to be completed?
- Is there a sufficient budget to complete all of the outlined tasks?
- Is there staff support to execute activities within the planned timeframe? How much availability do these individuals have over the course of the program?
- What are the deliverables required to complete planned strategies?
- Who do you need approvals from? How long will it take to obtain required approvals?
- How will the timeline change if deadlines are not met?

Evaluate and Refine

Establishing measurable goals at the outset will make it easy to determine whether those goals have been achieved. You should review your program periodically to identify tactics that are providing a better than expected outcome and those that may not be delivering what you anticipated. Section 6 of this toolkit provides suggestions and tools for evaluating your efforts.



Audience Insights: Sociocultural Segmentation

Audience segmentation can be based on any number of factors. The following provides insights into sociocultural differences among households with an annual income under \$40,000 and at least one child under 18 in the home who is uninsured.

All Households

- Nearly 55% of households are employed either full or part-time
- More than 70% of households do not own the home they live in
- More than 60% of households go to the doctor for regular check-ups
- Nearly 70% of households have Internet access (37% use the Internet for e-mail)
- Nearly 50% view television as a trusted media source while 25% view newspapers as a trusted media source
- 61% viewed cable television in the past week
- Leisure interests include: listening to music, dining out, barbequing and entertaining friends/family at home

African-American Households

- 60% of households are headed by a woman
- Nearly 54% of households are employed either full or part-time
- 80% of households do not own the homes they live in
- 77% go to the doctor regularly for check-ups, making them 3% more likely than overall U.S. adult population to go to doctor regularly for check-ups
- 80% of households have Internet access
- 42% view television as a trusted media source while 28% view newspapers as a trusted media source
- More than 70% listen to urban radio and close to the same percentage have viewed cable TV in the past week
- Leisure interests include: listening to music, barbequing, playing cards and leisure reading

Hispanic Households

- 59% of households are headed by women
- Nearly 60% of households are employed either full or part-time
- More than 75% of households do not own the homes they live in
- 60% go to the doctor regularly for check-ups, making them 20% less likely than overall U.S. adult population to go to doctor regularly for check-ups
- Nearly 50% of households have Internet access
- 51% view television as a trusted media source while 18% view newspapers as a trusted media source
- Nearly 60% of households listen to Hispanic radio
- Leisure interests include: listening to music, gardening, entertaining family and friends at home and leisure reading

Source: MRI, Doublebase, 2008



6.2 Sample Materials

Sample A – Program Plan Worksheet

PROGRAM PLAN WORKSHEET			
GOAL			
TARGET AUDIENCE SEGMENTS			
KEY MESSAGES			
TACTICS			