Promoting Medicaid and CHIP during Marketplace Open Enrollment

October 26, 2016
2:00 p.m. EDT

InsureKidsNow.gov
Agenda

• Overview and Introductions
• Outreach and Enrollment Strategies during Marketplace Open Enrollment
• Advocating for a Healthier Young America
• Increasing Access to Comprehensive Health Coverage
• Building Strong Networks for Healthcare Enrollment
• Leveraging Marketplace Open Enrollment to Highlight Medicaid and CHIP
• Campaign Resources
• Questions and Answers
Poll Question: In your past Marketplace outreach and enrollment work, have you promoted Medicaid and CHIP?

a. Yes  
b. No
Outreach and Enrollment Strategies during Marketplace Open Enrollment

Lisa Wilson
Senior Advisor
The Center for Consumer Information & Insurance Oversight
Centers for Medicare & Medicaid Services
Affordable Care Act & Uninsurance

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The uninsured rate fell to 8.6 percent in 2016.

Fewer than 1 in 10 Americans lacked health insurance.
ACA By the Numbers

- 129 million adults can no longer be denied coverage for a pre-existing condition
- 105 million Americans no longer have a lifetime limit on their health coverage
- 137 million Americans are benefiting from preventive care coverage
- 2.3 million young adults gained health insurance coverage due to the ACA provision allowing young adults to remain on a parent’s plan until age 26
The Marketplace

• The Health Insurance Marketplace uses one process to determine eligibility for:
  – Qualified health plans through the Marketplaces
    • Premium tax credits to lower monthly premiums
    • Reduced cost sharing
  – Medicaid
  – Children’s Health Insurance Program (CHIP)
  – It offers choice of plans and levels of coverage
  – Insurance companies compete for business
4 Ways to Get Marketplace Coverage

Over the phone
Call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325. A customer service representative can help you apply and enroll over the phone.

Online
Visit HealthCare.gov to apply and enroll on the web.

In-person help
Get help from people in your community trained and certified to help you apply and enroll in the Marketplace. Visit Localhelp.HealthCare.gov, or call the Marketplace Call Center.

Paper application
If you don't have a computer or time to apply and enroll over the phone, you can fill out a paper application. Call the Marketplace Call Center to get an application or download a copy from HealthCare.gov.
Dates and Deadlines

Open Enrollment for 2017 health plans starts November 1, 2016. Important dates:

- **November 1, 2016**: Open Enrollment starts — first day you can enroll, re-enroll, or change a 2017 insurance plan through the Health Insurance Marketplace. Coverage can start as soon as January 1, 2017.

- **December 15, 2016**: Last day to enroll in or change plans for coverage to start January 1, 2017.
Dates and Deadlines

• **January 1, 2017**: 2017 coverage starts for those who enroll or change plans by December 15.

• **January 31, 2017**: Last day to enroll in or change a 2017 health plan. After this date, you can enroll or change plans only if you qualify for a Special Enrollment Period.
Enrollment Assistance

• Help is available in the Marketplace
  – Marketplace Call Center
  – Marketplace-approved in-person help is available
• Language assistance is available through interpreters, Call Center support, and print and web resources
• Help is available to complete application
  – Job aids in 33 languages
Early Lessons Learned

• Affordability reigns supreme
  – 70% of returning consumers came back and shopped
  – Consumers are shopping for health care, not just health coverage
  – Doctor, hospital, drug and quality all important

• No change in employer based coverage
  – CBO projections were incorrect

• Maturation of the Marketplace
  – Risk Adjustment, Special Enrollment Periods, Data Matching

• Innovation, Innovation, Innovation!
  – Innovative approaches to network strategy, care management models, new product approaches, benefit designs, customer retention
  – "One size fits all" approach to Marketplace enrollees less successful
Examples of Medicaid & CHIP Messaging

• Year Round Enrollment:
  – Apply anytime! There’s no limited enrollment period for Medicaid or CHIP

• Messaging around specific times of the year where health care is top of mind:
  – Back-to-School, Cold/Flu season, Summer (sports physicals & camp), etc.

• Messaging around quality care and the type of benefits covered:
  – Dental visits, eye screenings, immunizations, medications, check-ups.

• Retention:
  – Stressing the importance of renewing coverage to not have to start from the beginning of the application process and knowing the important dates for reenrollment
Thank you!

Lisa Wilson
lisa.wilson@cms.hhs.gov
Poll Question:
What are key times of the year for your outreach and enrollment efforts? (select all that apply)

a. All Year
b. Back-to-School
c. Marketplace
Reaching Millennial Parents in Health Care Enrollment

Erin Hemlin
Director of Training & Consumer Education
Young Invincibles
Who is Young Invincibles?
Agenda

• Overview of national trends & YI’s Healthy Young America campaign

• Key messaging & outreach best practices

• What’s next in OE4
ACA is Working

Uninsured by Age

<table>
<thead>
<tr>
<th>Age</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
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<tr>
<td>18-34</td>
<td>22.4%</td>
<td>17.2%</td>
<td>15.0%</td>
</tr>
<tr>
<td>35+</td>
<td>12.1%</td>
<td>9.4%</td>
<td>8.2%</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau, Current Population Survey
Healthy Young America

• Campaign goals:
  – Educate and help enroll 25,000 young adults nationwide
  – Train partners to effectively reach young adults
  – Reach another 2 million young adults through digital engagement

• Tactics:
  – Train-the-trainer series to train partners on millennial engagement
  – Held local education and enrollment events to reach young adults directly
  – Ran intense sophisticated digital outreach campaign
Lessons Learned & Best Practices
Millennials Want Insurance

- Pre-ACA, only 5% polled reported choosing to forgo health insurance

- Young adults value and want health insurance
  - “Affordability, Not Invincibility”

- 46% of those newly insured are young adults
Outreach Best Practices

• Strategic Partnerships and building relationships

• Find them where they are

• Digital Engagement

• Key messaging for the whole family
  – Mixed status household
  – Mixed eligibility

HealthCare.gov
#GetCovered

Read 1/31/16

YOUNG INVINCIBLES

InsureKidsNow.gov
Key Partners for Millennial Parents

- Community Colleges
- Retail and Service Industry
- Faith-based Groups
- Grocery stores and restaurants in immigrant communities
- Clinics
- Food Pantries
- K-12 Schools
- PTA programs
- Head Start
- Free tax preparation programs
Key Messaging

• Benefits of having insurance
  – Get preventive care like well-child visits, immunizations

• Financial security
  – Young adults end up in the ER more than any other age group outside the elderly

• Individual mandate & penalty
  – Why pay something for nothing?

• Financial assistance
  – Vast majority receive financial help
Messaging Based on Affordability

- Most young adults will find a plan that is free or subsidized coverage
  - Misconceptions about Medicaid and CHIP eligibility for children when parents are in Medicaid gap

- Highlight stories of consumers with low cost plans
  - Ex: VA young mother & her child got covered for $17/month

- Keep it real & relate the cost to other monetary items
What’s Next?
New Millennial Initiatives in OE4

• #HealthyAdulting: A targeted and coordinated campaign
• New digital platforms – Twitch
• Mobile 2.0 – HealthCare.gov
• IRS outreach to consumers paying the fee
#HealthyAdulting

#healthyadulting
A YOUNG INVINCIBLES INITIATIVE

• #HealthyAdulting Toolkit:
  – ACA 101
  – Health Insurance Basics
  – Preventive Care
  – Explaining the Tax Credit
  – Explaining the Penalty

• Workshops
• Digital Content
• Digital Influencers

InsureKidsNow.gov
National Youth Enrollment Day

December 10, 2016

nationalyouthenrollmentday.org
Thank you!

Erin Hemlin
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http://younginvincibles.org/

#GETCOVERED
Increasing Access to Comprehensive Health Coverage

Sophie Stern, MPH
Director of Policy and Strategic Initiatives Enroll America
Who We Are
Agenda

1. Cycle of enrollment
2. Remaining uninsured & opportunities for enrollment gains
3. Outreach messages & tools
4. Importance of in-person help & tools to connect consumers to local assisters
The Cycle of Enrollment

1. Identify Uninsured
2. Provide Assistance
3. Retention & Renewal
4. Follow Up

[Diagram showing the cycle with arrows connecting each step]
## Opportunity for Enrollment Gains

### Characteristics of Remaining Uninsured Likely Eligible for Medicaid/CHIP or Marketplace Tax Credits

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Medicaid/CHIP</th>
<th>Marketplace w/ Financial Help</th>
</tr>
</thead>
<tbody>
<tr>
<td>% living in families in which at least one member is already receiving earned income tax credit or at least one public benefit i.e. SNAP</td>
<td>67%</td>
<td>53%</td>
</tr>
<tr>
<td>% having at least one school-aged child in the family</td>
<td>~50%</td>
<td>24%</td>
</tr>
<tr>
<td>% in between the ages of 18 – 34*</td>
<td>~33%</td>
<td>~50%</td>
</tr>
</tbody>
</table>

*Medicaid/CHIP eligible uninsured are significantly more likely to be children than are low income, tax credit-eligible uninsured

Source: Urban Institute
Consumer-Facing Messaging

1. Financial help is available to lower monthly costs.

2. In-person enrollment help is available in your community.

3. Coverage helps protect both your health and your wallet.

4. New plans and new prices are available.

5. There is a fine for not having coverage. $695 or 2.5% of yearly income, whichever is more.

InsureKidsNow.gov
Outreach tools

- Commit cards
- Sign-in sheets
- Call scripts
Harnessing the Power of Partnerships

Hourly Workers
Georgia Restaurant Workers Association shared enrollment tools with their 4,000 member restaurants.

People of Color
Students at Historically Black Colleges and Universities made tens of thousands of phone calls to encourage friends and neighbors to enroll. League of United Latin American Citizens held large scale Ferias de Salud and mobilized over 135,000 Latinos country-wide.

Young Adults
Columbus Public Health sent young parents enrollment info with birth certificates.
The Value of In-Person Assistance

- People who received in-person help were 60 percent more likely to successfully enroll in coverage.

- Over eighty percent agreed or strongly agreed that they would recommend in-person assistance to a close friend.

The Get Covered Connector

FIND LOCAL HELP
Need help with your health insurance application? Enter your ZIP code below to find appointments with local application assisters.

Enter Your ZIP Code:  
Search Within: 10 miles  
Language: All  

Search For Help
The Get Covered Connector

1. **You can place the connector on your website (it’s free.)**
Consumers on your site will be able to easily search for local application help by ZIP code. With the connector, they simply:
   - Enter their ZIP code
   - See where in-person application help is offered in their community
   - Schedule an appointment online or by phone

2. **You can use the Connector to make appointments available online.**
You can:
   - Manage assister schedules in one system
   - Make appointments publicly available for consumers to book
   - Automatically send consumers appointment reminders
   - Access all appointment data for your reporting needs
Thank you!

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www.EnrollAmerica.org
(202) 809-7425
Building Strong Networks for Healthcare Enrollment

Rachelle Brill
Policy Analyst
Community Catalyst
Community Catalyst

• A national non-profit health advocacy organization

• Works to ensure everyone has access to high quality, affordable health care

• Collaborates with national, state and local consumer organizations, policymakers and foundations

• Builds and supports consumer advocacy networks in over 40 states
Medicaid/CHIP Outreach Strategies

- Working with local, community-based partners
- Meeting consumers where they are
- Training the trainer
Examples from the Field- Arizona

Documentation Needed to Complete Your Health-e-Arizona Application

If you are applying for the first time, or reapplying, the items listed below may be needed to determine your eligibility. Please bring all current information to your interview; this will help to speed up the eligibility process. Keep your appointment, even if you do not have all of the documents on this list.

- Social Security Cards / Numbers (only if applying to receive services)
- Citizenship (only if applying to receive services)
- Identification (for everyone)
- Drivers License
- Photo ID issued by federal, state or local government
- Tribal ID
- School ID with picture

- Income
  - All money your household received from any source last month and this month.
  - Self Employed: Tax return from last year.

- Terminated Income
  - Terminated employment and date last paid from last month and the most recent month.

- Vehicles
  - Registration/title for all vehicles.

- Pregnancy
  - Proof of pregnancy

- Childcare
  - Expense billed for the most recent month

- Medical Expense
  - Medical expenses

Contact: ___________________________ Contacto: ___________________________
Phone: ___________________________ Teléfono: ___________________________
Appointment: _______________________

Application ID: ____________________

DOCUMENTOS QUE SE NECESITAN PARA COMPLETAR SU SOLICITUD DE HEALTH-E-ARIZONA

Si usted está solicitando por primera vez, o volviendo a solicitar, las cosas que aparecen en la lista de abajo pueden ser necesarias para determinar si usted tiene derecho. Por favor traga toda la información actualizada a su entrevista, esto ayudará a acelerar el proceso de determinación de derechos. Vaya a su cita, aunque no tenga todos los documentos en esta lista.

- Ingresos
  - Todo el dinero que se recibió en su hogar el mes pasado y este mes de cualquier fuente.
  - Empleado Independiente: Declaración de impuestos o declaración de ingresos del año pasado.

- Ingresos Terminados
  - Empleado terminado y última fecha de pago del mes pasado y del mes más reciente.

- Embarazo
  - Pruebas de embarazo y cálculo de la fecha del parto.

- Custodia de niñez
  - Gastos cubiertos por cuidados de niños/niñas para el mes más reciente o por un adulto incapacitado.

- Gastos Médicos
  - Listado de medicamentos, medica o aparatología.

Si está solicitando Estampillas de Combate o TANF se requieren documentos adicionales (en la lista de abajo). Los documentos adicionales no se requieren para beneficios médicos.

- Vehículos
  - Registros/títulos de todos los vehículos.

- Cuentas Bancarias
  - Estado de cuentas (ahorros o cuentas corrientes) del mes más reciente.

- Otros Activos
  - Bonos de ahorros/títulos de valores
  - Plans de jubilación/seguros de vida

- Rentas/Hipoteca (del mes más reciente)
Examples from the Field- Ohio

Summary of Recommendations for Outreach to AAPIs

1. Trained bilingual outreach workers should be familiar with a region's individual needs
   Akron, Cleveland, Columbus, and Cincinnati, in particular, each have different outreach needs based on the populations in those cities. The largest concentrations of AAPI children, and the highest uninsured rates for children, are in Columbus. Akron has the largest number of ethnicities associated with refugee status and has the highest uninsured rate for AAPIs of all ages. As a result, bilingual community health outreach workers should be identified and trained in each city. These workers can then provide assistance on an appointment basis and remotely by phone.

2. Utilizing existing social service programs will reach many families through trusted community partners
   We recommend basing outreach efforts on existing social service programs at Asian community-based organizations that focus on youth and families. After-school and summer school classes and early childhood and kindergarten readiness programs for immigrant/refugee youth provide an opportunity to reach young people and their parents in settings at which they are already engaged with trusted community partners and receiving valuable services.

3. Engage refugees by supplementing information and outreach into needed and existing services for newcomers
   Because many AAPI refugees are finding their way to Ohio, particularly of Bhutanese and Burmese origin, outreach should be integrated with existing and ongoing services for those populations. For example, English for Speakers of Other Languages (ESOL) classes for immigrant/refugee women would be a fruitful way to reach young mothers in need of assistance and information about the range of benefits available to their families in an unfamiliar place. This is particularly important to note because unlike some other immigrants who have a five year bar to access public benefits, refugees, pregnant women and children qualify for Medicaid, CHIP, and other public benefits immediately.
Community Networks

www.enrollmentloop.org
What is In the Loop?

In the Loop Community

Policymakers

www.enrollmentloop.org

InsureKidsNow.gov
Thank you!

Rachelle Brill
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http://www.communitycatalyst.org/
Leveraging Marketplace Open Enrollment to Highlight Medicaid and CHIP

Emily Brostek
Executive Director
Consumers for Affordable Health Care Foundation
To advocate the right to quality, affordable health care for every man, woman and child in Maine.
About Consumers for Affordable Health Care

Non-profit, non-partisan mission-driven research and advocacy organization based in Augusta

» Consumer Assistance Program and HelpLine: 1-800-965-7476

» Public Policy Research and Advocacy
The Opportunity: Marketplace Open Enrollment

- Health coverage is top of mind
- Many people are thinking about health insurance

Hello? I heard I need to get insurance. What do I do?
Building on Maine’s Enrollment Success

• Maine is really good at enrolling people in the Marketplace!
• One of the top states for enrollment in the federally facilitated Marketplace
• 58% of Mainers potentially eligible for the Marketplace have enrolled

ACA Outreach & Enrollment in Maine

• Insurance agents and brokers
• Navigators
• Certified application counselors
• Insurance companies
• Providers
• Health systems
• Enroll207
Tip #1: Get to know your enrollment community!

• Navigators
• Certified application counselors
• Agents and brokers
Localhelp.healthcare.gov

Find someone nearby to help you apply.

People and groups in your community can help you apply, pick a plan, and enroll – all for free. Most are available to meet in-person.

Enter your ZIP code or city and state

e.g., '33109' or 'Austin, TX'
Tip #2: Provide enrollment workers with training and support on Medicaid and CHIP

- Interactive workshops
- Custom presentations
- MaineCare Eligibility Guide
- Tools and resources
Tools and Resources

Help Paying for Health Insurance: What Do Your Clients Qualify for?
Income Guidelines for MaineCare and Marketplace Plans in Effect in 2016

MaineCare, a free or low cost government program

- Seniors (65+) & People with disabilities
  - Income: Up to 100% FPL
  - $12,780.00*
  - $17,220.00*
  - N/A
  - N/A
- Parents with minor children at home
  - Income: Up to 150% FPL
  - $12,474.00**
  - $16,821.00**
  - $21,168.00**
  - $25,515.00**
- Young Adults (19 & 20 years)
  - Income: Up to 161% FPL
  - $19,126.80**
  - $25,792.20**
  - $32,457.60**
  - $39,123.00**
- Children up to 19 years (free or low cost)
  - Income: Up to 213% FPL
  - $25,304.40**
  - $34,122.60**
  - $42,940.80**
  - $61,759.00**
- Pregnant women
  - Income: Up to 214% FPL
  - No additional disregards
  - $34,282.80**
  - $43,142.40**
  - $52,002.00**

Annual income levels are based on the year 2015.
*Includes monthly ($12) Federal and ($355 single, $60 couple) State disregards.
**Includes standard 3% disregard.

Cost breaks on 2016 plans in the Health Insurance Marketplace

If you do not qualify for MaineCare but you buy health insurance through Maine’s Marketplace, you may be able to get breaks on costs.

- Cost Breaks that lower your monthly premiums, AND help paying out-of-pocket costs, if your income is: 100-250% FPL
  - $11,770.00 - $29,425.00
  - $15,930.00 - $39,825.00
  - $20,090.00 - $50,225.00
  - $24,250.00 - $60,625.00

- Cost Breaks that lower your monthly premiums, if your income is: Over 250% and up to 400% FPL
  - $29,425.01 - $47,080.00
  - $39,825.01 - $63,720.00
  - $50,225.01 - $80,360.00
  - $60,625.01 - $107,000.00

- You are able to buy health insurance through Maine’s Marketplace, but you do not qualify for any breaks on costs, if your income is: Over 400% FPL
  - $47,080.01+
  - $63,720.01+
  - $80,360.01+
  - $97,000.01+

Annual income levels are based on the year 2015.
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InsureKidsNow.gov
Tip #3: Coordinate outreach with enrollment workers

MaineCare Income and Assets

Your income, and sometimes assets, decide if you can get MaineCare.

What is MaineCare?
MaineCare is free or very low-cost health insurance for eligible individuals who meet certain income and asset guidelines. It covers things like doctors visits, hospital care, lab and x-ray tests, prescription drugs, and more. It is available to people of all ages, including children and seniors.

Who Can Get MaineCare?
MaineCare covers people who meet certain income and asset guidelines. To find out if you qualify, you can call the MaineCare hotline or go online to apply.

2016 Monthly Income Guidelines

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Free Coverage</th>
<th>Free Coverage for Family of 1</th>
<th>Free Coverage for Family of 2</th>
<th>Free Coverage for Family of 3</th>
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<tr>
<td>1</td>
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<td>$1,460</td>
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<td>$1,402</td>
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<td>$1,925</td>
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<td>$2,539</td>
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<td>$2,639</td>
<td>$2,689</td>
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<td>6 or more</td>
<td>$347</td>
<td>$364</td>
<td>$384</td>
<td>$404</td>
<td>$424</td>
</tr>
</tbody>
</table>

Additional Information:

- If you have a disability, you may qualify for Medicare. Contact the Social Security Administration for more information.
- If you are a member of a household, you may be eligible for Medicaid.

MaineCare Deductibles

When your income is too high for regular MaineCare

What is a MaineCare Deductible?
A MaineCare deductible is the amount you must pay out-of-pocket for medical services before MaineCare begins to pay. It is also known as a copayment or coinsurance.

How Does a MaineCare Deductible Work?
MaineCare deductibles vary depending on your age, income, and whether you have a disability. If you are eligible for Medicare, you may not have to pay a deductible for certain services.

With health insurance, they'll be ready for whatever the school year brings.

Health Coverage for New Moms & Pregnant Women

It's important for pregnant women and new moms to stay healthy! If you are pregnant or recently had a baby, you have options to get health coverage.

Check the chart on the back of this page to see if you are eligible for MaineCare or lower costs on plans through the Marketplace. Most people who apply can get some kind of savings if they qualify.

Are you pregnant?
If you're pregnant, you can apply for MaineCare no matter if you work or your income is too high. You can apply for MaineCare even if you don't have insurance. MaineCare helps pregnant women get the care they need.

Health Coverage for New Moms & Pregnant Women

Are you a new mom?
If you have a new baby, you can apply for MaineCare or get help paying for insurance. The Marketplace can help you find the best plan for you and your family.

With health insurance, they'll be ready for whatever the school year brings.

Kids who have health coverage are better prepared to do well in school and succeed in life. Mainecare offers free or low-cost health insurance for kids and teens. Children can get regular check-ups, immunizations, doctor and dentist visits, hospital care, mental health services, prescriptions and more. Children in a family of four earning up to $51,759 may qualify.

Get MaineCare that starts NOV 1 2016.
If you're pregnant, you can apply for MaineCare that starts now including at any family planning clinic. Call 1-800-965-7476 to learn more about affordable health care for your family.

Do you know plans cover maternity & new moms?
Some services are even free, like well woman visits, fetal and childhood supplies & support. Visit www.Healthcare.gov or call 1-800-965-7476.

Did you know plans cover maternity & new moms?
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InsureKidsNow.gov

Healthcare.gov
Tip #4: Establish referral relationships

• Make sure enrollment workers know how you can help their clients!
• CAHC HelpLine: Resource for enrollment workers, providers, and consumers
Connect with us!

HelpLine: 1-800-965-7476
www.maineca hc.org

“Like” us on Facebook: www.facebook.com/MECAHC

Follow us on Twitter: @MAINECAHC
Thank you!

Emily Brostek  
ebrostek@mainecahc.org  
www.mainecahc.org

Consumers for Affordable Health Care

InureKidsNow.gov
Additional Campaign Materials

- Outreach Materials—Customizable Posters/Palmcards, Videos, Tip Sheets
- Informational Webinars
- “Campaign Notes” eNewsletter
- Ready-Made Articles, Radio Scripts
- Digital Media Tools
- TV & Radio PSAs (forthcoming)
Digital Media Tools

- Social Media Graphics & Guide
- Web Buttons & Banners
- Sample Posts

#Enroll365
Make sure this year’s school’s pictures includes a winning smile.

#Enroll365
Health coverage for your future race car driver.

InsureKidsNow.gov
Examples of Material Topics

• Year-round Enrollment
• Oral Health
• Vision
• Teens
• Sports
Customizable Materials

Posters, flyers, palmcards and tear pads

You may choose to insert your program name(s), your state’s annual income eligibility limit for a family of four, your website address and/or phone number, and up to two logos. Please Note: You may request these changes on all customizable materials.

- **Your program name(s)**
- **Your state’s annual income eligibility limit for a family/household of four**
- **Your website and/or phone number**
- **Up to two logos**

Learn how to request material customization here:
Outreach and Enrollment Best Practices

• Outreach Video Library

• Webinar Archive
  • https://www.insurekidsnow.gov/webinars-videos/webinars/index.html
Keep in Touch With the CKC Campaign

- Follow us @IKNGov
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