



Background

With North Carolina's Medicaid expansion program launching on December 1, 2023, this toolkit is intended to assist community organizers, service providers, canvassers, and community-based organizations in thinking about how they want to integrate best outreach and education practices from other states that have already expanded Medicaid.

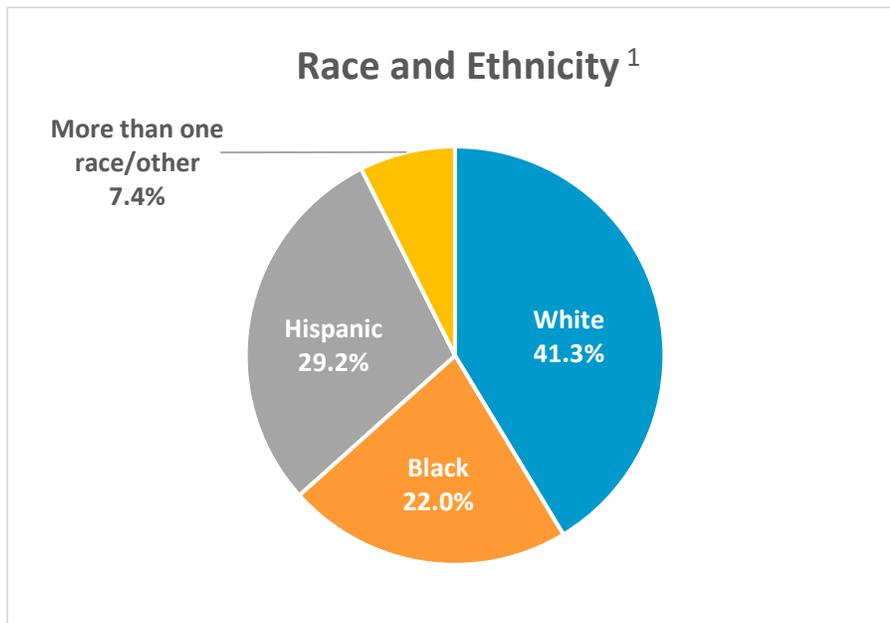
This toolkit covers the following topics:

1. [Profile and demographic information](#) of North Carolinians most likely eligible for Medicaid expansion.
2. [Best practices and tips](#) to consider in reaching out to North Carolinians most likely eligible for Medicaid expansion.
3. [What to communicate](#) when educating and encouraging North Carolinians to sign up for Medicaid.

Also included is [a sample script](#) you can use to engage with community members likely eligible for Medicaid expansion.

Profile of North Carolinians likely eligible for Medicaid expansion

Demographics for NC's uninsured population below 100% of the Federal Poverty Level (FPL) ¹

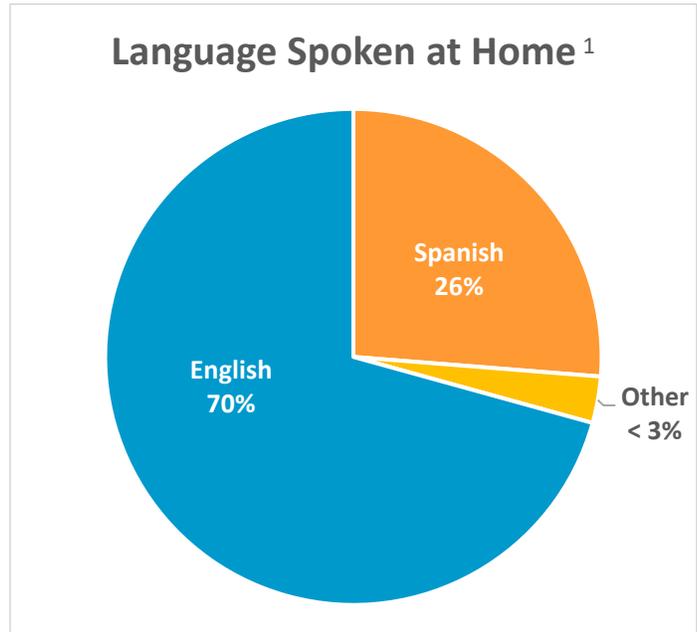
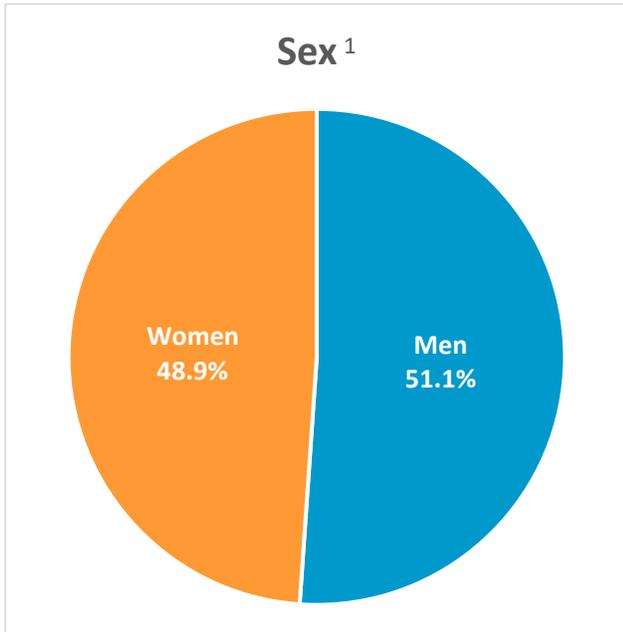


Housing



59.7% of uninsured North Carolinians below 100% FPL live in rented housing ¹

¹ North Carolina Justice Center Analysis of IPUMS Extract, 2021 ACS 1-yr estimates



Occupations and geographic distribution of NC's uninsured workers ²

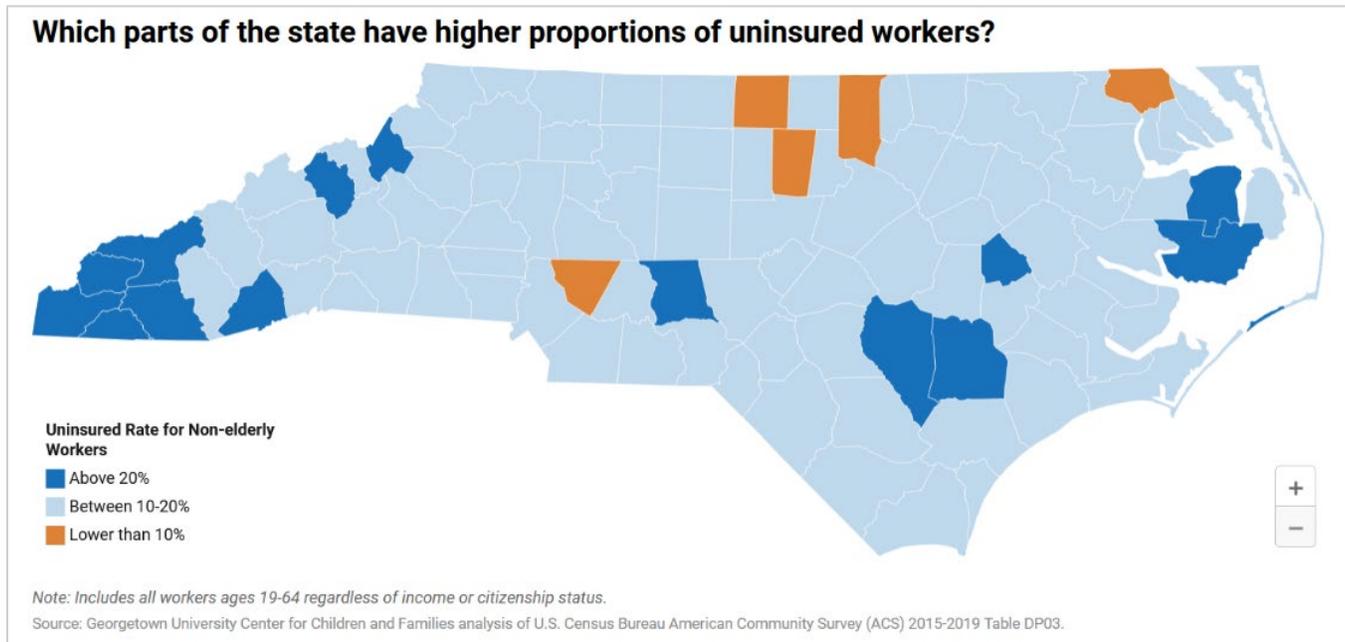
Table 1. Top Industry Sectors for Low-Wage, Uninsured Workers [▲]		Table 2. Top Occupations for Low-Wage, Uninsured Workers	
Accommodation and food services	16.0%	Cashiers	5.6%
Administrative, support, and waste management services	10.3%	Cooks	4.6%
Construction	10.9%	Laborers and freight, stock, and material movers	3.7%
Health care and social assistance	9.2%	Waiters and waitresses	2.9%
Manufacturing	10.2%	Nursing assistants	2.6%
Other services (except public administration)	6.0%	Landscaping and groundskeeping workers	2.5%
Retail	15.4%	Janitors and building cleaners	2.5%
		Construction laborers	2.4%
		Maids and housekeeping cleaners	2.3%
		Stockers and order fillers	2.2%
		Retail salespersons	2.1%
		Driver/sales workers and truck drivers	2.1%

Note: Workers with no occupation are not listed.

Source: Georgetown University Center for Children and Families analysis of US Census Bureau American Community Survey (ACS) 2019 Public Use Microdata Sample (PUMS).

Note: Workers with no occupation are not listed.

² Alker & Corcoran. (2021). A Profile of North Carolina's Low-Wage Uninsured Workers. <https://ccf.georgetown.edu/2021/04/26/a-profile-of-north-carolinas-low-wage-uninsured-workers/>



Other characteristics of the uninsured

“The lower an adult’s level of education, the more likely he or she is to be uninsured,” and nearly half of all uninsured people are in families that receive public benefits not related to health.³ If someone shares that they rely on food stamps, energy assistance, free/reduced school lunch, etc., ask if they have health insurance and if they know about Medicaid expansion.

Outreach

The implementation phase of Medicaid expansion will be a long-term effort to get all eligible North Carolinians enrolled into Medicaid. As you plan your outreach efforts, consider sustainability and building authentic and non-transactional relationships with trusted community partners so that we can all work together to improve access to coverage and care.

Other states that expanded Medicaid emphasize the importance of the following partners to serve as connectors and trusted messengers to people eligible for Medicaid:⁴

- Healthcare providers of all types—for example, dentists, vision, family planning, primary care, home health
- Community health centers and local hospitals
- Churches and other places of faith
- Food banks and soup kitchens
- Libraries and public transit stations

³ Blumberg et al. (2016). Who Are the Remaining Uninsured, and What Do Their Characteristics Tell Us About How to Reach Them? <https://www.urban.org/research/publication/who-are-remaining-uninsured-and-what-do-their-characteristics-tell-us-about-how-reach-them>

⁴ Carver et al. (2021). Medicaid Expansion Implementation in Missouri Innovative Outreach and Enrollment Strategies. https://www.slu.edu/law/health/pdfs/brief_outreach_enrollment_strategies.pdf



- Income tax assistance programs
- Local schools for “back-to-school” outreach and enrollment campaigns to target parents and kids.

Outreach to justice-involved or formerly incarcerated individuals

People who have been involved with the criminal justice system experience a number of health conditions including both physical and behavioral health needs.⁵

We recommend partnering with local re-entry councils and other providers that deliver services to people who are formerly incarcerated, as a disproportionate number of this community’s members will now be eligible for Medicaid.⁶ Also consider any programs that deliver services to people who are currently incarcerated for “in-reach” work. These may be programs such as faith-based ministries or jail-based health programs.

Additionally, around 75% of justice-involved individuals have a substance use disorder (SUD), and approximately 50% have other mental health needs.⁷

Consider partnering with community-based providers who deliver services to people with SUD or who offer mental healthcare on a free or sliding scale basis to target your outreach efforts to justice-involved individuals likely eligible for Medicaid expansion.

FACT: Medicaid does not discriminate against people with pending charges or a history of arrest, charge or conviction, no matter the type.

Pre-screening tools are helpful in getting folks to take the next step of enrolling!

Applying for Medicaid can be a lengthy process. The process requires time to locate the necessary documents (tax document of some sort, a lease or proof of address and any immigration documents, if applicable) and time to complete the application, either with a health insurance navigator or alone.

Advocates in multiple states found that pre-screening tools that require answering a few quick questions to be an effective outreach and educational tool.⁴

Research from a survey in North Carolina found that “believing to not be eligible” for Medicaid was the leading reason for not signing up for Medicaid.⁸

We recommend using our wallet card as a pre-screening eligibility tool to go through the most basic eligibility questions as a part of your outreach and education efforts.

Education and Communications Materials

People learn about Medicaid in different ways, including through word of mouth, providers, and mass media campaigns. People also have different preferences for how they want to receive information.⁴

⁵ Ryan et al. (2016). Connecting the Justice-Involved Population to Medicaid Coverage and Care: Findings from Three States. <https://www.kff.org/report-section/connecting-the-justice-involved-population-to-medicaid-coverage-and-care-issue-brief/>

⁶ North Carolina Justice Center (NCJC). (2020). Medicaid Expansion and the Criminal Justice System. <https://www.ncjustice.org/publications/medicaid-expansion-and-the-criminal-justice-system/>

⁷ N.C. Sentencing and Policy Advisory Commission. (2022). Correctional Program Evaluation: Offenders Placed on Probation or Released from Prison, Fiscal Year 2019. <https://www.nccourts.gov/assets/documents/publications/SPAC-2022-Adult-Recidivism-Report-FY-2019.pdf?VersionId=Zf2wYM325FTYe.tdKg7M5J19I22hrHn5>

⁸ Neimand Collaborative (2023) Quantitative Survey on Medicaid expansion. Presentation to N.C. DHHS Medicaid Expansion Implementation Workgroup.



Emphasize the main points below in your messages to meaningfully engage and educate individuals eligible for Medicaid expansion.^{4, 9}

- Explain why health insurance is important as it motivates people to enroll. *People with health insurance are more likely to get care during a medical emergency, be protected from expensive medical bills, and get regular check-ups.*
- Stress that Medicaid enrollment is open year-round.
- Emphasize that coverage is free, and that help is available to sign up from a certified health insurance navigator who can provide free and unbiased assistance.
- Emphasize the value of Medicaid coverage and especially emphasize access to dental care, which is a high priority for people with low incomes.¹⁰
- Share that Medicaid offers free rides to the doctor for folks who lack transportation.
- Highlight and promote personal stories of neighbors or other community members who have gotten coverage and how it has benefited them.
- Tailor messages to target specific audiences or communities.

Common barriers for people who are eligible for Medicaid^{4, 9, 10}

- Lack of knowledge on how to enroll and where.
- Misunderstanding of eligibility requirements.
- Difficulty completing the application process.
- Language and low literacy can be a barrier for some communities.
- Many immigrant families eligible for Medicaid or CHIP are reluctant to sign up out of fear of jeopardizing their immigration status or exposing an undocumented family member's status.¹¹

NOTE: Federal guidelines clearly state that Medicaid for adults or children, Affordable Care Act health insurance plans (Obamacare plans), free or sliding scale clinics, and all other healthcare do NOT negatively affect a person's immigration status.*

** Except for long-term institutionalization paid for by Medicaid.¹²*

Considerations for “hard-to-reach” or “hardly reached” audiences

- Research shows that BIPOC communities and immigrant communities have an inherent fear or distrust of government authorities.¹³
 - Consider working with a trusted community leader or community-based organization when targeting outreach to these communities in your outreach and education.

⁹ Montana Budget & Policy Center. (2013). Medicaid Expansion: Effective Strategies to Expanding Access to Coverage. https://montanabudget.org/report/medex_outreach_strategies

¹⁰ Hom et al. (2017). Effect of Outreach Messages on Medicaid Enrollment. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5497892/>

¹¹ Center on Budget and Policy Priorities. (2022). States Can Reduce Medicaid's Administrative Burden to Advance Health and Racial Equity. <https://www.cbpp.org/research/health/states-can-reduce-medicaids-administrative-burdens-to-advance-health-and-racial>

¹² North Carolina Justice Center. (2022). Public Charge: The Law Has Changed. <https://www.ncjustice.org/publications/public-charge-the-law-has-changed/>

¹³ Best et al. (2021). Institutional Distrust among African Americans and Building Trustworthiness in the COVID-19 Response: Implications for Ethical Public Health Practice. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7988507/>



- Educational materials or outreach can highlight the importance of coverage to address specific health concerns that disproportionately affect certain populations.¹⁴
- Tailor the language in your outreach materials to be accessible and understandable in plain language, and in multiple languages.⁴
- Access to broadband can be a barrier to completing electronic applications, so educate folks on other options (completing in-person, mail-in or over the phone) apart from electronic applications.¹⁵

A Note about Paper Applications: People *can* mail in paper applications, however, please be aware of the risks associated with snail mail. There is always a risk of paper applications getting lost in the mail. If someone chooses to complete a paper application, we strongly encourage dropping off the application in-person at the local DSS to make sure it does not get lost *or* to mail the paper application as certified mail. Also note that electronic applications filed on ePASS or healthcare.gov are processed in a more timely fashion than paper applications. There also isn't a record of when the paper application is filed meaning that county DSS offices could take longer than the 45 days required to process an application.

Key Messages

Medicaid is FREE! The highest co-pay anyone ever has to pay is \$4.

- Research shows that 16% of families believe that they cannot afford Medicaid or CHIP.¹⁵
- Nearly 75% of uninsured people cite cost as the reason for being uninsured.¹⁶ Emphasize that Medicaid is free of premiums or deductibles and that the highest co-pay is only \$4.

Free and unbiased help is available to sign up for Medicaid! You can make an appointment to talk to a health insurance navigator over the phone, in-person, or online to fill out your application!

- Many people struggle to understand the complicated health literacy that is required to navigate our country's even more complex health insurance system. A 2021 survey found that more than 50% of all respondents were confused by health insurance.¹⁷

Medicaid is always open! You can sign up for Medicaid anytime of the year.

- Sustain outreach efforts outside of Open Enrollment, which runs from November 1 to January 15.
- With the Federal Marketplace as an option for applying for Medicaid, people may be confused when they go to the Federal Marketplace *outside* of the Open Enrollment period. If you're engaging in outreach and education efforts outside of Open Enrollment, emphasize that Medicaid is always open!

¹⁴ Artiga et al. (2016). Outreach and Enrollment Strategies for Reaching the Medicaid Eligible but Uninsured Population. <https://www.kff.org/medicaid/issue-brief/outreach-and-enrollment-strategies-for-reaching-the-medicaid-eligible-but-uninsured-population/>

¹⁵ Kaiser Commission on Medicaid and the Uninsured. (2013). Key Lessons from Medicaid and CHIP for Outreach and Enrollment Under the Affordable Care Act. <https://files.kff.org/attachment/key-lessons-from-medicaid-and-chip-for-outreach-and-enrollment-under-the-affordable-care-act-issue-brief>

¹⁶ ASPE. (2021). Reaching the Remaining Uninsured: An Evidence Review on Outreach and Enrollment. <https://aspe.hhs.gov/reports/reaching-remaining-uninsured-outreach-enrollment>

¹⁷ Bend News. (2021). More than Half of Americans Confused by Health Insurance, Including HSAs. <https://www.bendhsa.com/newsroom/more-than-half-of-americans-confused-by-health-insurance-including-hsas>



Sign up for Medicaid so that you can be there for your family.

- This messaging resonates especially for parents and immigrant families. Parents especially know that their families rely on them and feel that they cannot afford to get sick and be exposed to expensive medical bills.¹⁸

Provide ongoing support to educate people throughout the process, including applying for coverage and accessing care. The end goal is to not only to enroll people into Medicaid coverage, but to make sure they also know how to use their health insurance.¹⁹

Script for Outreach and Education on Medicaid Expansion

Medicaid ambassador: Hello! How are you? My name is XXX and I am with XXXX (org). Did you know that the rules have changed and that many more North Carolinians are eligible for free health insurance through Medicaid? Do you currently have health insurance? Because the rules changed, you might be eligible for Medicaid, even if you weren't eligible before.

Community member: Yes. No. Not Sure. How do you know if you're eligible?

Medicaid ambassador: [*Use the wallet card to guide people through the eligibility and do a general pre-screening*] So these are the eligibility requirements... Do you live in North Carolina? Are you between the ages of 19-64? Does your income fall within the chart listed here? [For this question, give folks a little bit of physical space] Are you a U.S. citizen or have a qualifying immigration status? [If you don't know if the person's immigration status qualifies or not for Medicaid, tell them to reach out to the N.C. Justice Center for clarifying information].

Scenario 1: If likely eligible for Medicaid

Medicaid ambassador: Great. It looks like you'd most likely qualify for Medicaid which is fantastic because Medicaid is the state's best health insurance plan. There are no premiums, no deductibles, no co-insurance rates and the services are very comprehensive. The highest co-pay is \$4 and you can sign up for Medicaid anytime of the year!

Community Member: Okay. How do I apply?

Medicaid ambassador: So you can apply online or mail in a paper application. It takes about an hour to complete. Or, if you want help filling out the form, there's a phone number to call a health insurance navigator who can help you fill out the application on the phone, in person or on zoom. They provide free and unbiased information. They're not insurance agents.

I can help you sign you up for an appointment with a navigator now if you'd like. Would you like to get help filling out the application?

Medicaid ambassador: [*Give options—one-page flyer with website or QR code.*]

- **If the community member responds:** I will need assistance with the application. This sounds like it's complicated. Can you help me make an appointment?

¹⁸ Perry Udem et al. (2020) Insights from Focus Groups with Uninsured Individuals. Enrolling in Medicaid.

¹⁹ Tolbert et al. (2014). Connecting Consumers to Coverage: Lessons Learned from Assisters for Successful Outreach and Enrollment. <https://www.kff.org/health-reform/issue-brief/connecting-consumers-to-coverage-lessons-learned-from-assisters-for-successful-outreach-and-enrollment/>



Medicaid ambassador: Sure. Would you like an appointment in person, on zoom or via the telephone?

Community member: In person, zoom, phone.

Medicaid ambassador: *[Signs up the community member for an appointment with a navigator that fits the individual's schedule by visiting <https://ncnavigator.net/get-help/> to sign them up online. Write in the community member's appointment date and time on their wallet card]* After you go through the application, you'll get your health insurance card in the mail and you can go online to see which healthcare providers are in your network to get care for whatever it is that you need, or just a regular check-up. For your information: In North Carolina, Medicaid is managed by private insurance companies, so your health insurance card might not have the word Medicaid on it. So don't be surprised if you get an insurance card from Blue Cross Blue Shield or United.

Scenario 2: If unlikely eligible for Medicaid

Medicaid ambassador: It looks like you may not qualify for Medicaid based off these three questions. If you have had a recent life change, like had a child, lost your job, or lost health insurance, you may qualify for a special enrollment period on the Marketplace* (or Obamacare) and you can still get free help from a navigator to pick the plan that works best for you and your family. There is financial help available to make the premiums, and in some cases, copays and deductibles, more affordable.

[Hand the flyer with the Navigator Consortium contact info.] Do you want any help making an appointment with a navigator? They provide free help over the phone, in-person, or online.

Community member: No. It's okay. I need to think about this. Thanks though.

Medicaid ambassador: Even if you don't qualify for Marketplace insurance, there are still other options for you to get healthcare. We have some wonderful community health centers in NC that offer comprehensive services including dental and mental health all on a sliding scale. *(Allow the person to scan the QR code to find a community health center near them)* There are also free and charitable clinics and most of the big hospitals do offer financial assistance – although you do have to usually ask for it directly. Thanks for taking the time to talk with me today!

