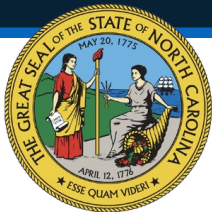


NC DHHS Medicaid Expansion: Communications Research - Quantitative

November 2023

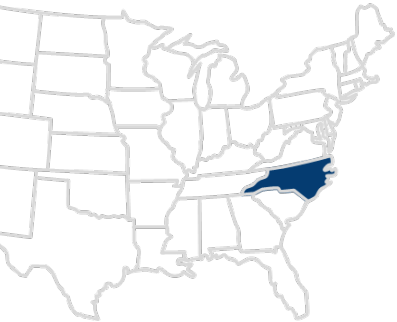
Quantitative Report



NC DEPARTMENT OF
**HEALTH AND
HUMAN SERVICES**



Methodology



Data collection conducted online from September 18 to October 6, 2023



Online survey of N=686 North Carolina residents ages 19 to 64 who have Medicaid currently or qualify for Medicaid Expansion



Median survey length: 10 minutes

The abbreviation "HMP" = Historically Marginalized Populations

North Carolina Sub-Population

Completed Surveys (Unweighted)

Urban County Residents	n=516
Rural County Residents	n=164
Blacks/African Americans	n=233
Hispanics/LatinX (Spanish language n=40)	n=166
American Indians	n= 23

57% Have Medicaid coverage currently

43% do not have Medicaid coverage currently (and should qualify under Medicaid Expansion based on household size and income)

Results are weighted by gender and age, and race/ethnicity to targets set using CPS data for under \$50,000 household income and Medicaid or no insurance. A complete demographic profile is provided in the appendix of this report.

Throughout this report numbers are rounded to the nearest whole number and may not sum to 100%



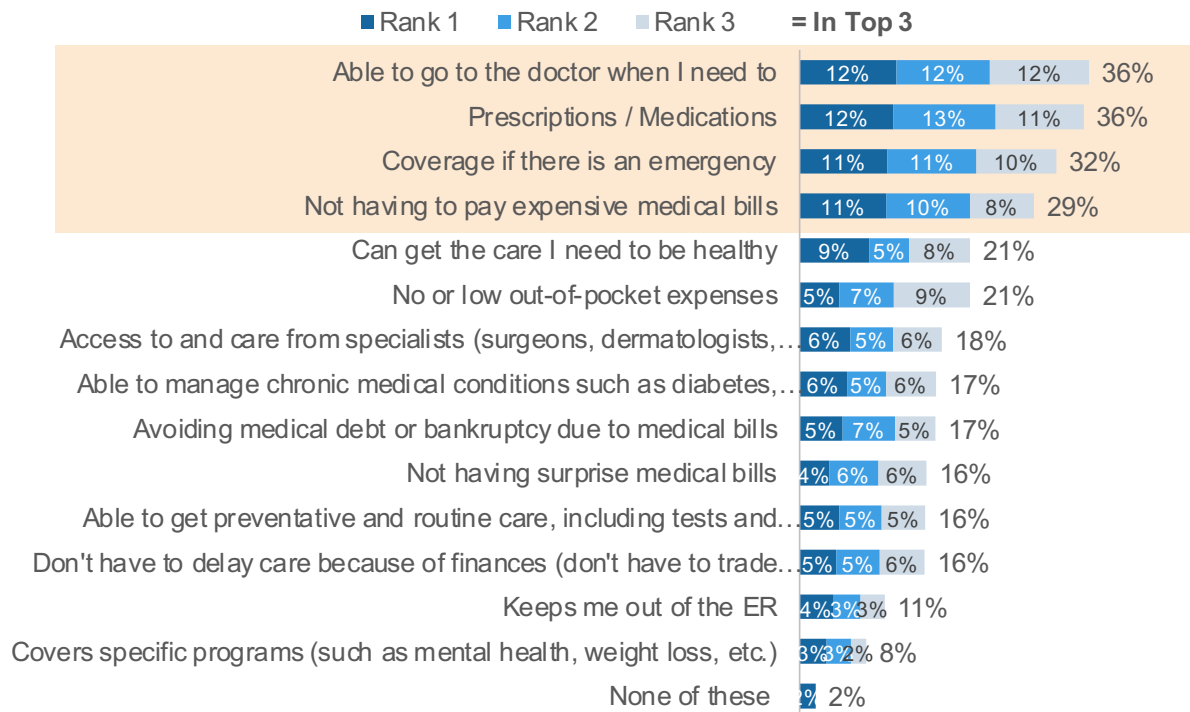
Summary Observations: Health Motivations

- North Carolinians who qualify for Medicaid are at the margins when it comes to affording health care: nearly half have had to choose between paying a bill or getting health care in the past
- The most important motivation for having health insurance is to cover essential care:
 - being able to go to the doctor when you need to
 - prescription medications
 - coverage in the case of an emergency
 - not having to pay expensive medical bills
- Having this coverage leads people most often to feel a sense of gratitude, relief and greater security, most commonly leading to peace of mind
 - Powerful secondary values relate to attaining a healthier, longer and better life: greater motivation to care for oneself, longevity, and the ability to enjoy life fully



Top reasons for having health insurance are the ability to go to the doctor when needed, prescription medications, coverage for emergencies and avoiding expensive medical bills

Most Important Reasons to Have Health Insurance Coverage



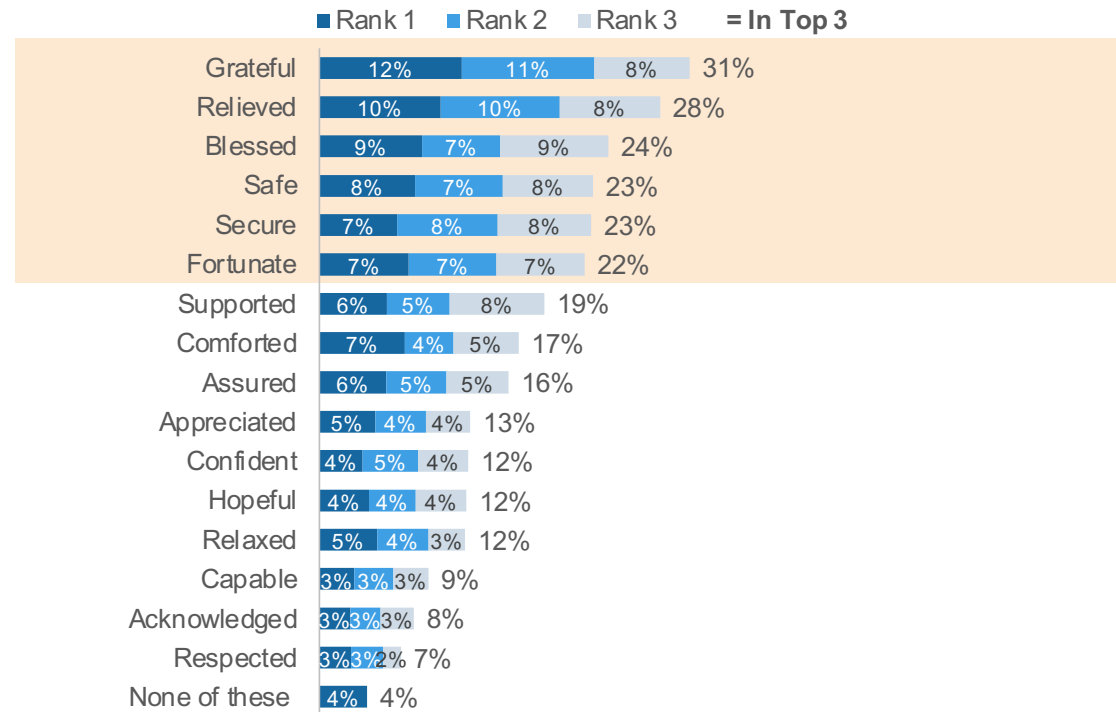
BASE: Total (n=686)

Q1. For you personally, what are the most important reasons to have health insurance coverage? Please rank your top three.



A sense of gratitude, being blessed or fortunate are most common feelings about having health insurance; followed by a sense of relief, safety and security

Feelings Toward Having Health Insurance



BASE: Total (n=686)

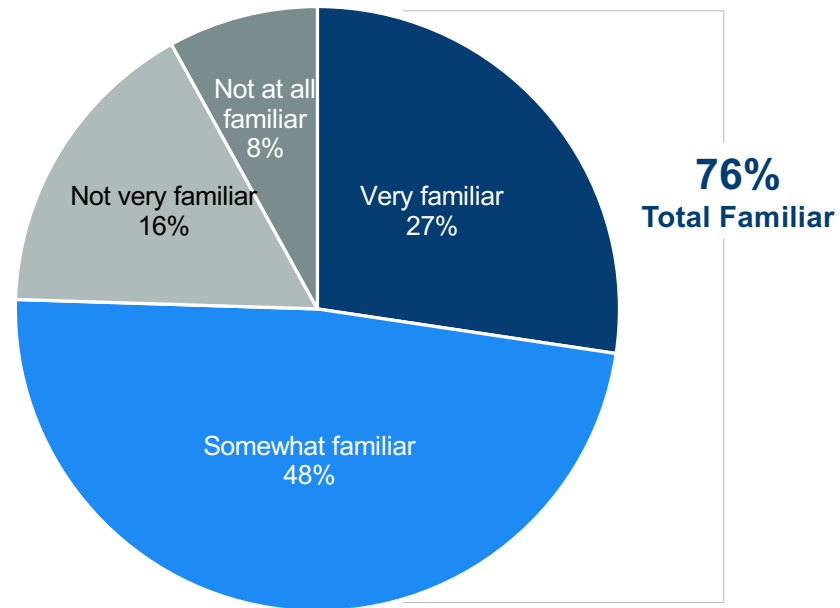
Q2. As you think about how it [IF HAVE HEALTH INSURANCE]: feels / IF NO HEALTH INSURANCE: would feel] to have health insurance, how would you describe your feelings? Rank up to three from the list below.



Among those who don't have Medicaid currently, three quarters are familiar with Medicaid

Familiarity with Medicaid

Among those who do not currently have Medicaid



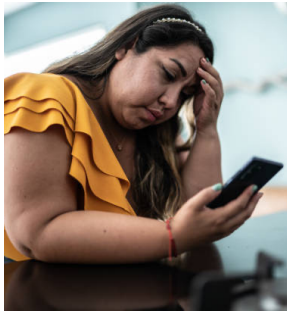
44% who don't have Medicaid currently had it in the past

Among those who don't have Medicaid currently, **69%** have children covered now or in the past by Medicaid and **57%** have family members covered by Medicaid either in the past or currently

BASE: Those who don't have Medicaid currently (n=291)
Q4. How familiar are you with Medicaid?

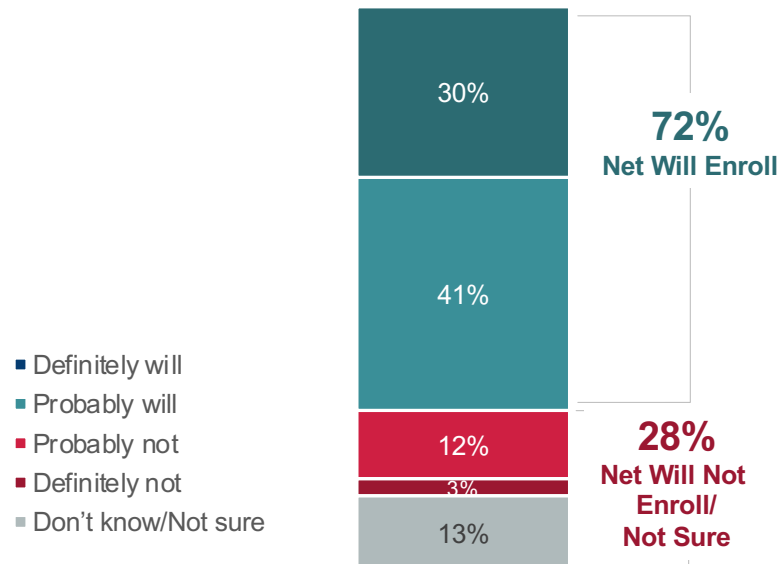


Seven in 10 say they will enroll in Medicaid if they are eligible when it goes into effect



Likelihood to Enroll in Medicaid if Eligible

Among those who don't have Medicaid currently

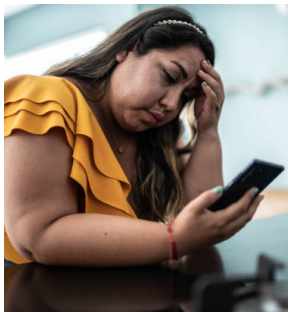


BASE: Those who don't have Medicaid currently (n=291)

Q11. Do you think you will sign up to enroll in Medicaid if you find out that you are eligible to qualify when Medicaid expansion goes into effect in late 2023 or early 2024?



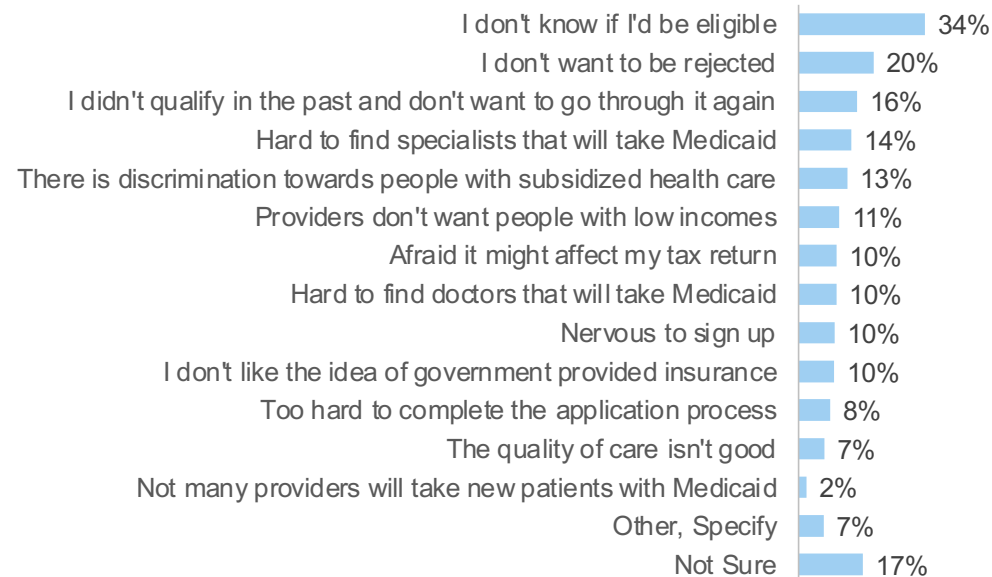
Among those unlikely or unsure about enrollment, concerns about eligibility and qualification are the most common reasons



28%
Net Will Not
Enroll/
Not Sure

Reasons Why Unlikely or Not Sure Will Enroll

Among those who don't have Medicaid currently and definitely/probably won't enroll or unsure
Multiple responses accepted



BASE: Those who don't have Medicaid currently AND say definitely/probably not enroll or not sure; (n=87)
 Q12. Why don't you think/are you not sure whether you will sign up for Medicaid coverage? Select all that apply.





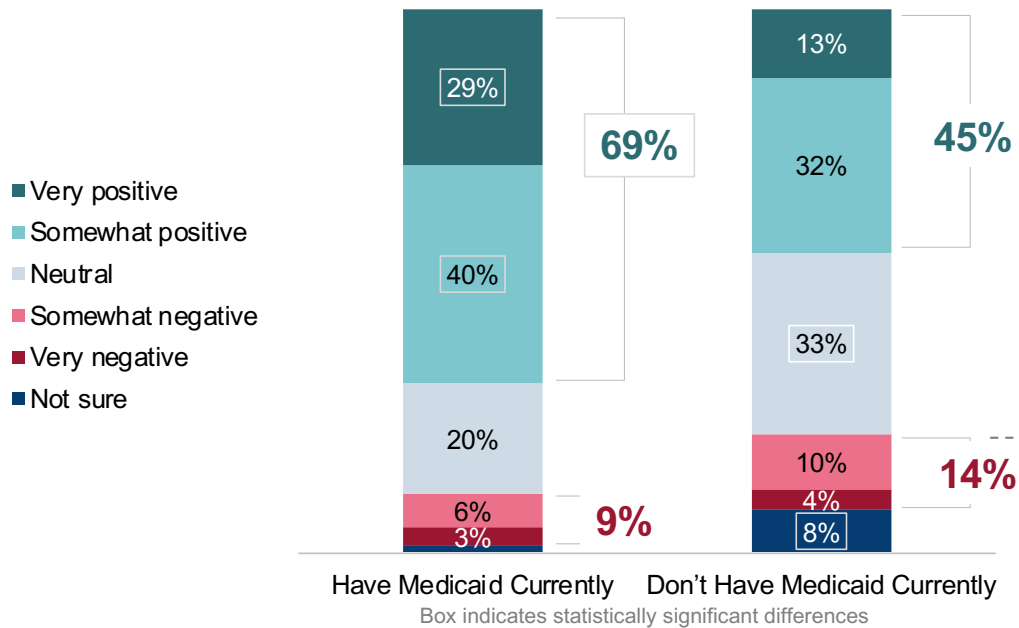
Summary Observations: Current Medicaid Perceptions and Experiences

- Positive impressions of Medicaid overshadow the negative; particularly among those currently covered by Medicaid
 - Positive impressions are often based on experience with past or current coverage - “It covered me when no other insurer would”
 - Negative impressions stem from feeling the coverage is limited and difficulty in qualifying
- Fewer than one in 10 of those currently enrolled report negative experiences with Medicaid overall. While about one in 10 currently enrolled report some difficulty with the application and enrollment process, those who were turned down are much more likely to say the process was difficult
- Those with current Medicaid coverage identify several benefits that made them much more likely to enroll: little or no cost, yearly checkups, full coverage of doctor visits, and prescription coverage top the list.
- Those with Medicaid experience say the **best things** about it are being able to see a doctor when needed, get prescription medications, coverage in an emergency, while not having to pay expensive or surprise bills.
- Negative experiences or perceptions of Medicaid are centered on finding care as opposed to the quality of the care:
 - Over half with Medicaid have experienced difficulty finding providers and nearly two-thirds of those without Medicaid have heard about this issue
 - Fewer than two in ten question the quality of care



Impressions of Medicaid are more positive than negative and particularly positive among those with coverage

Overall Impression of Medicaid in North Carolina



Reasons Why

- + “I think Medicaid in North Carolina is positive because it helps cover more people with health insurance.”
 - + “Because if it wasn't for Medicaid my family and I would struggle”
 - + “I have always been able to get my kids and myself medicines, been seen for sickness in my children on a regular basis. I also have very bad back issues and needs special treatment, and I am also able to go. Also seeing the dentist on the regular for all 3 of us.”
 - + “I used to be covered by Medicaid in NC and most everything was covered for very low co-pays.”
 - + “It covered me when no other insurer would”
 - + “It has been there for me and my daughter and I don't know what I would do without it. Without it I wouldn't be able to go to the doctor”
-
- “They could approve and cover more services, etc. for people and children.”
 - “They only cover one primary doctors appointment a year and one ER visit.”
 - “Because they give you Medicaid only if you have child involved”
 - “Always get turned down”

BASE: Those who have Medicaid currently (n=395), Those who don't have Medicaid currently (n=291)
 Q6. What is your overall impression of Medicaid in North Carolina?
 Q6A. Please explain why you have a [RESPONSE FROM Q6] impression of Medicaid in North Carolina. [OPEN END]



Summary Observations: Message Testing

- All seven messages tested were well received; “winners” edged ahead only marginally
- While there is little consensus as to the “#1” message to motivate, at the top of the list by a slim margin are:
 - **Health care is now within your reach.** Because Medicaid pays the health care premium and for most services, there is little or no cost to you. Now you don’t have to choose between your health and food on the table. You can get the care you need without going bankrupt from medical bills.
 - **More Medicaid for more people.** Now North Carolina is providing health care coverage to more adults at no cost through NC Medicaid—including those who have not qualified before and adults without children. Get covered, keep working, stay healthy, enroll today.
- Among Hispanic, Black, and Rural HMPs there is similarly broad appeal across messages and little consensus as to a single “winner”
- There is strong potential for word of mouth: over eight in 10 say they probably or definitely will share information about Medicaid Expansion with people they know



While there is little consensus as to the “winner,” there is appeal across all messages tested with “Health Care is now within your reach” and “More Medicaid for more people” topping the list by a narrow margin

Messaging Statement Impact on Applying for Medicaid

5 pt scale (1=No impact on whether I/they will apply, 5=Much more likely to apply)

■ Rate 4 ■ Rate 5 = % NET More Likely

<p>Health care is now within your reach. Because Medicaid pays the health care premium and for most services, there is little or no cost to you. Now you don't have to choose between your health and food on the table. You can get the care you need without going bankrupt from medical bills.</p>	24%	43%	66%
<p>More Medicaid for more people. Now North Carolina is providing health care coverage to more adults at no cost through NC Medicaid—including those who have not qualified before and adults without children. Get covered, keep working, stay healthy, enroll today.</p>	25%	41%	66%
<p>If you signed up for Medicaid and didn't qualify before, we are now covering more people. People can earn more and still qualify to get fully covered for doctor visits, yearly checkups, prescriptions and more at no or low cost to you.</p>	24%	42%	65%
<p>Working hard should come with benefits. More people are now eligible for Medicaid health care coverage. Adults ages 19 to 64 years with higher incomes can now qualify. Apply today and know within 45 days.</p>	24%	41%	65%
<p>You work hard and deserve to have health care coverage. More people are now eligible for Medicaid health benefits. Get covered, stay healthy, enroll today.</p>	23%	42%	65%
<p>You may qualify for Medicaid health benefits—even if you didn't before. Adults ages 19 to 64 years with higher income can now qualify. Apply today and know within 45 days.</p>	25%	40%	65%
<p>North Carolina Medicaid provides the same health care benefits as other comprehensive health insurance plans—without the premiums, high co-pays and out-of-pocket expenses. Apply today to see if you qualify for doctor's visits, yearly checkups, prescriptions, mental health services and more. More people qualify than ever before.</p>	25%	39%	63%

BASE: Those who currently have Medicaid (n=395), Those who don't currently have Medicaid (n=291)

Q19. Listed below are a series of various descriptions about Medicaid insurance. For each, please rate how much it would [IF DON'T HAVE MEDICAID CURRENTLY: impact you applying for Medicaid / [IF DO HAVE MEDICAID CURRENTLY: impact people you know who might apply for Medicaid when Medicaid Expansion goes into effect].



A photograph of a woman holding a sleeping baby. The woman is in profile, looking towards the right. The baby is resting its head on the woman's shoulder, eyes closed. The lighting is soft and warm, creating a calm and intimate atmosphere. The background is dark and out of focus.

ANALYSIS & MESSAGING



**Keep it simple
and direct: Focus
on how Medicaid
is for more
people.**

- Medicaid sells itself. People know it and want it AND they trust NCDHHS as an information source and conduit to services.
- The value proposition is personal peace of mind and health outcomes, not collective coverage: Access to comprehensive health care with no or little cost to you.
- We have the potential to enroll at least 70% of those eligible through communication about how Medicaid now covers more people and making the application process user friendly.
- The greatest barriers to enrollment: Knowing if you're eligible, past experience in being denied coverage, and wanting to avoid the difficulty of applying and being denied.
- Focus on Medicaid being for more people, make eligibility requirements clear, and ensure that information gathering is in one place and linked to as easy of an enrollment process as possible.
- Use [Medicaid.nc.gov](https://www.Medicaid.nc.gov) as the URL, as it links the product with the trusted provider and is the most efficient site for tracking and measurement. This will redirect to the current NCDHHS Medicaid home page.



RESEARCH

North Carolinians know what Medicaid is, they want it, they trust NCDHHS to help them get it and they will feel relieved and grateful when they get it.

The most important thing to communicate: NC Medicaid now covers more people—adults without children and people who did not qualify before.

The feel: Comprehensive, quality program that puts me on solid ground and relieves my anxiety.

Narrative

NC Medicaid for More People

North Carolina is now providing health care coverage to more adults at low or no cost to you through NC Medicaid—including those who haven't qualified before and adults without children. Get the same health care benefits as other comprehensive health care plans—without the premiums, high co-pays and expensive out-of-pocket expenses. Doctor's visits, yearly checkups, prescriptions, mental health services and more—health care is now within your reach. Reach out to see if you're eligible at [Medicaid.nc.gov](https://www.Medicaid.nc.gov).



Logo

NCMEDICAID
FOR MORE **PEOPLE**

NCMEDICAID
FOR MORE
PEOPLE

NCMEDICAID
PARA MÁS **PERSONAS**

NCMEDICAID
PARA MÁS
PERSONAS



NC DEPARTMENT OF
HEALTH AND
HUMAN SERVICES

Creative Mood Board

DIRECTION:

- People and services at the center
- Direct and informative
- Clear headline and NCDHHS name to build trust

EMOTIONS:

- Gratitude
- Relief
- Safety and security
- Peace of mind

GRAPHIC:

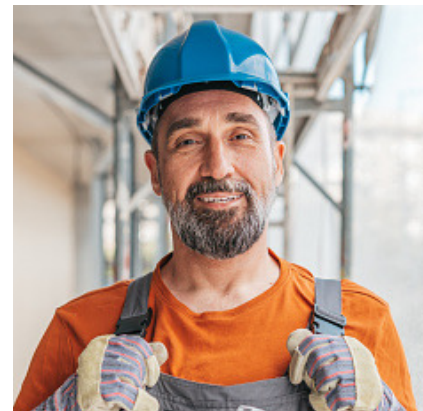
Features the kinds of people who are now covered

NC Medicaid for



IMAGERY:

People looking happy, relieved, peace of mind



Logo Application Example



**NCMEDICAID
FOR MORE
PEOPLE**

Full healthcare coverage
for those who earn more.

Enroll at [Medicaid.nc.gov](https://www.Medicaid.nc.gov)



NC DEPARTMENT OF
HEALTH AND
HUMAN SERVICES



Appendix



Respondent Profile



Gender

Male	49%
Female	49%
Gender variant/Non-binary	1%
Transgender MTF	1%
Transgender FTM	<1%
Prefer not to answer	0%

Age

19-24	17%
25-34	27%
35-44	25%
45-54	16%
55-64	15%

Hispanic/LatinX

33%

Race

White/Caucasian	63%
Black/African American	28%
Asian/Asian American	3%
American Indian or Alaska Native	4%
Native Hawaiian or Pacific Islander	1%
Some other race	7%

Urban or Rural

Urban	75%
Rural	24%
Unable to classify	1%

Education

High School or Less	54%
Some College no Degree	24%
Associate Degree	11%
College Grad or Higher	11%
Prefer Not to Say	1%

Region

North Central	20%
Northeast	4%
Northwest	9%
Piedmont-Triad	20%
Southeast	10%
Sandhills	8%
Southwest	22%
Western	6%
Unable to classify	1%

Children in Household (Among households with more than one person)

Children under age 2	13%
Children ages 2 to 4	14%
Children ages 5 to 11	28%
Children ages 12 to 15	14%
Children ages 16 to 18	12%
Children ages 19 or older	7%
No children living in the household	40%

Employment

Employed full-time	36%
Employed part-time	16%
Gig worker or pick up various jobs	10%
Full-time homemaker or stay-at-home parent	8%
Student	4%
Retired	3%
Looking for employment	14%
Disabled	8%
Other	1%



Respondent Profile (continued)



Household Income for non-Medicaid Respondents

Less than \$20,000	35%
\$20,000 to \$24,999	22%
\$25,000 to \$29,999	18%
\$30,000 to \$34,999	9%
\$35,000 to \$39,999	7%
\$40,000 to \$44,999	3%
\$45,000 to \$69,999	5%
Don't know	1%

Qualifying Long-Lasting Physical, Mental, Emotional Disability

Yes	37%
No	52%
Don't know	9%
Prefer not to answer	2%

Have Child w/ Qualifying Long-Lasting Physical, Mental, Emotional Disability (among those with children)

Yes	24%
No	70%
Don't know	5%
Prefer not to answer	1%

Primary Health Insurance Coverage

Don't have health insurance	19%
Medicaid	56%
Health insurance coverage through an employer, spouse's employer or parent	15%
Health insurance through the ACA "Obamacare" health exchange or marketplace (may be subsidized)	16%
Other private insurance	4%
Indian Health Services	1%
EBCI Tribal Option	1%
Medicare	0%
Don't know	2%



Respondent Profile (continued)

Household Size

1	9%
2	26%
3	22%
4	23%
5	11%
6 or more	9%

Marital Status

Married	29%
Living with partner	15%
Single, never married	39%
Divorced/Separated	13%
Widowed	2%
Prefer not to answer	1%

U.S. national, citizen, or permanent resident

Yes	97%
No	3%
Not sure	<1%

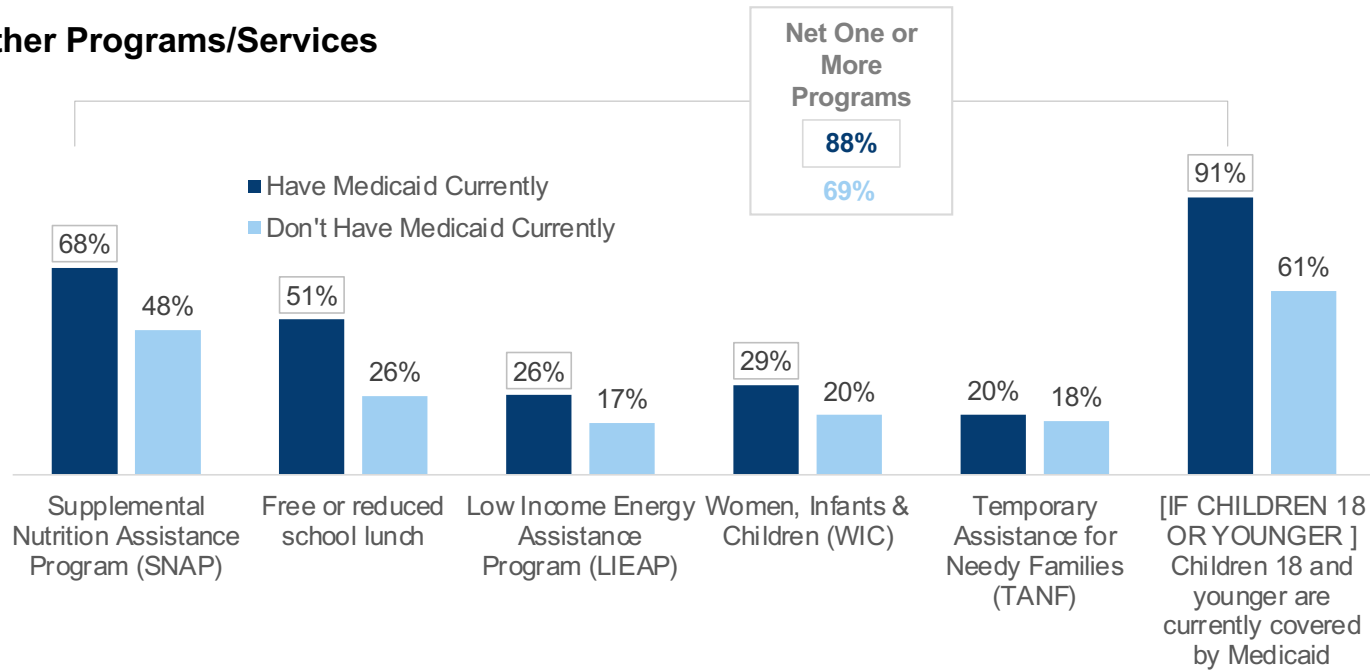
Characterize Household Income

Above average income	1%
Moderate income	22%
Low income	44%
Very low income	31%
Don't know	1%



Over half receive SNAP and about a quarter participate in LIEAP

Other Programs/Services



Box indicates statistically significant differences



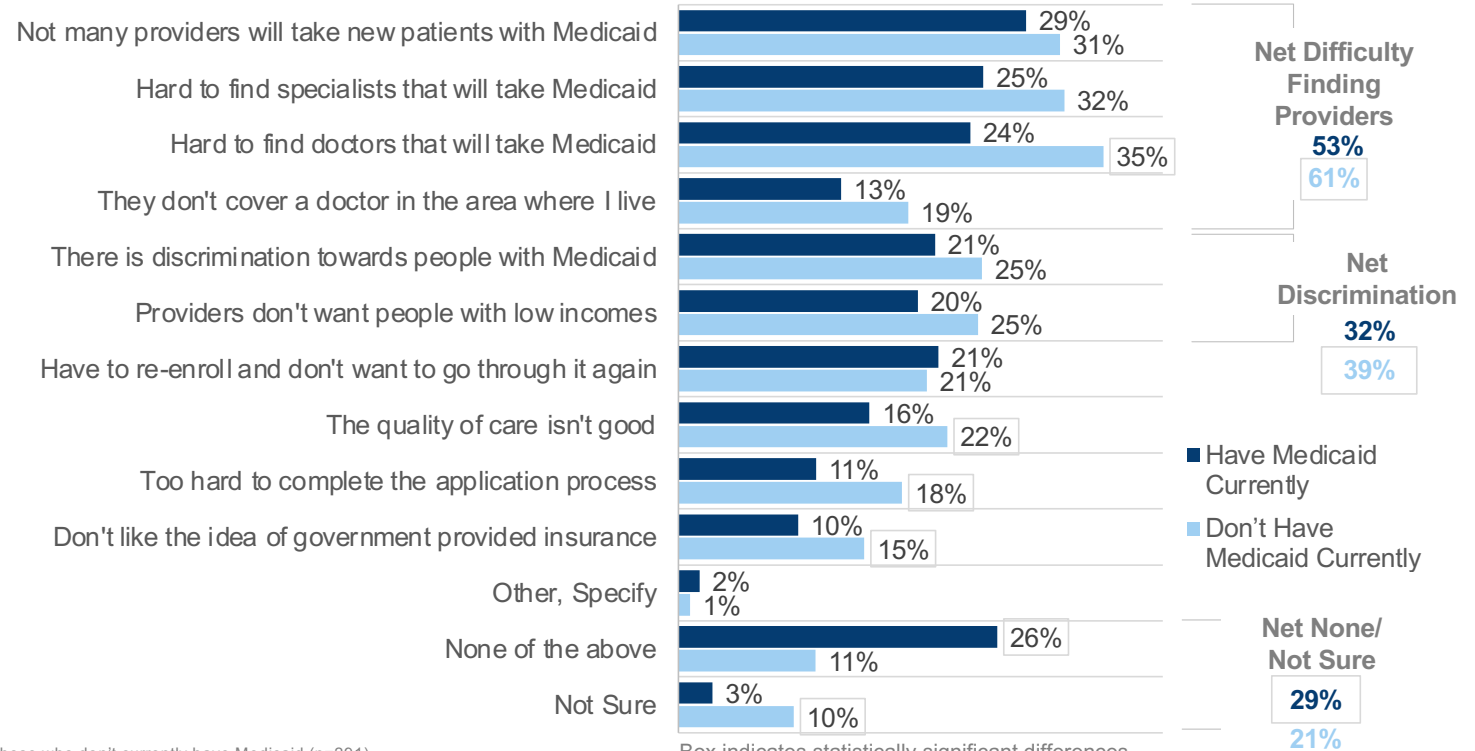
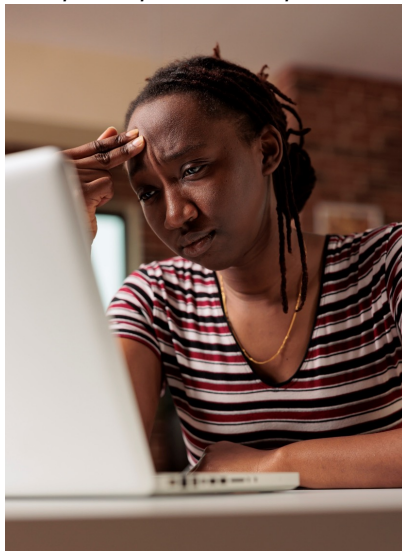
BASE: Total (n=686); BASE: Children 18 or younger living in household (n=355)
 S9. Do you or other members of your household currently receive any of the following services...?



Over half with Medicaid have experienced difficulty finding providers and nearly two-thirds of those without Medicaid have heard about this issue

Experiences Have Had or Heard About Medicaid Coverage

Multiple responses accepted



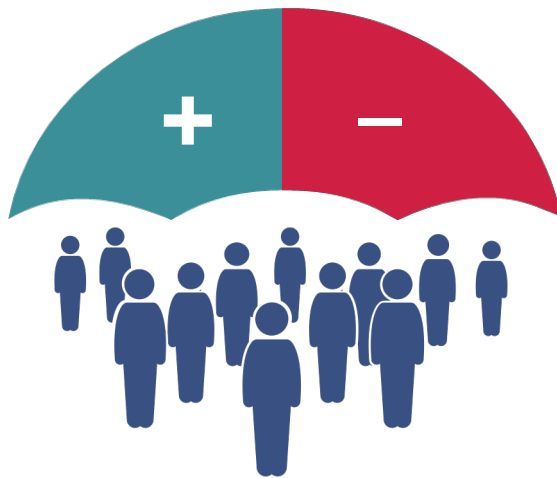
BASE: Those who currently have Medicaid (n=395), Those who don't currently have Medicaid (n=291)

Q17. Below is a list of experiences some people have had with Medicaid or other health insurance plans. [IF HAVE MEDICAID: Which of the following have you ever experienced with your Medicaid coverage? / IF DON'T HAVE MEDICAID: Which of the following have you ever heard about Medicaid?]

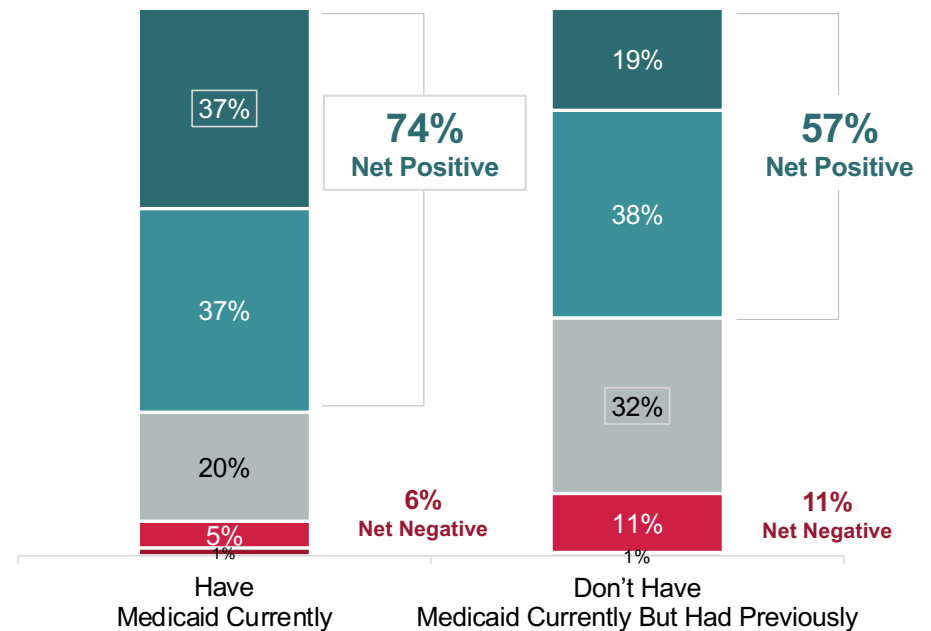


Three quarters with Medicaid currently and over half who had Medicaid previously report a positive overall experience

Overall Experience with Medicaid



- Very positive
- Somewhat positive
- Neutral / Not sure
- Somewhat negative
- Very negative



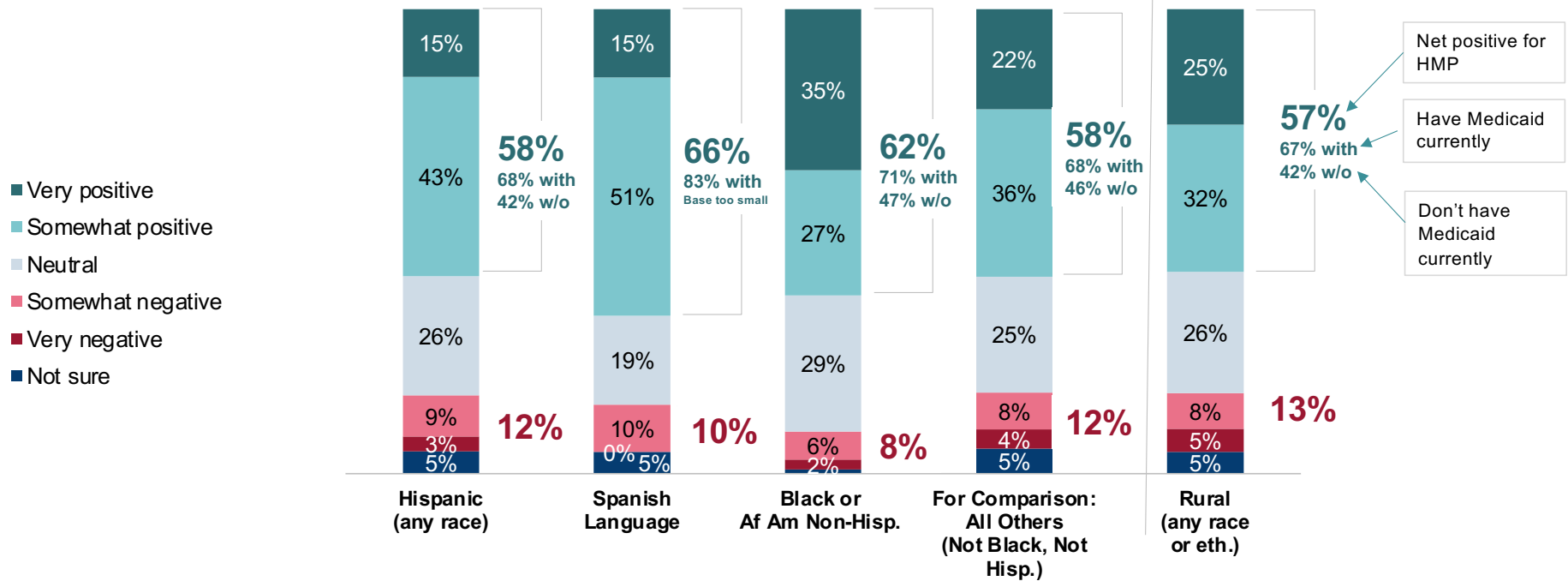
BASE: Those who have Medicaid currently (n=395), Those who don't have Medicaid currently but had previously (n=129)
 Q15. How is / was your overall experience with Medicaid?

Box indicates statistically significant differences



Among HMP groups over half have a positive impression of Medicaid; those who have Medicaid are more positive than those without

Overall Impression of Medicaid in North Carolina – HMP



BASE: Hispanic (n=166), Spanish Language (n=40), Black or African American, non-Hispanic (n=181), All Others (not Black and not Hispanic) (n=339), Rural (n=164)
 Q6. What is your overall impression of Medicaid in North Carolina?



Among Hispanic, Black, and Rural HMPs there is broad appeal across messages and little consensus as to a single “winner”

Messaging Statement Impact on Applying for Medicaid - HMP

5 pt scale (1=No impact on whether I/they will apply, 5=Much more likely to apply)

■ Rate 4 ■ Rate 5 = % NET More Likely

	Hispanic (any race)			Black or AfAm Non-Hisp.			All Others (Not Black, Not Hisp.)			Rural		
Health care is now within your reach. Because Medicaid pays the health care premium and for most services, there is little or no cost to you. Now you don't have to choose between your health and food on the table. You can get the care you need...	25%	39%	63%	24%	42%	65%	23%	46%	69%	23%	46%	69%
More Medicaid for more people. Now North Carolina is providing health care coverage to more adults at no cost through NC Medicaid—including those who have not qualified before and adults without children. Get covered, keep working, stay...	25%	38%	63%	20%	43%	63%	26%	43%	69%	20%	46%	66%
If you signed up for Medicaid and didn't qualify before, we are now covering more people. People can earn more and still qualify to get fully covered for doctor visits, yearly checkups, prescriptions and more at no or low cost to you.	26%	37%	63%	21%	40%	61%	23%	45%	68%	20%	53%	73%
Working hard should come with benefits. More people are now eligible for Medicaid health care coverage. Adults ages 19 to 64 years with higher incomes can now qualify. Apply today and know within 45 days.	26%	36%	61%	26%	41%	67%	21%	45%	66%	25%	47%	71%
You work hard and deserve to have health care coverage. More people are now eligible for Medicaid health benefits. Get covered, stay healthy, enroll today.	23%	38%	61%	22%	44%	66%	23%	44%	67%	22%	41%	64%
You may qualify for Medicaid health benefits—even if you didn't before. Adults ages 19 to 64 years with higher income can now qualify. Apply today and know within 45 days.	29%	32%	62%	24%	42%	66%	22%	45%	66%	21%	47%	68%
North Carolina Medicaid provides the same health care benefits as other comprehensive health insurance plans—without the premiums, high co-pays and out-of-pocket expenses. Apply today to see if you qualify for doctor's visits, yearly checkups, prescriptions, mental health services and more. More people...	29%	32%	61%	24%	42%	66%	22%	42%	64%	24%	42%	66%

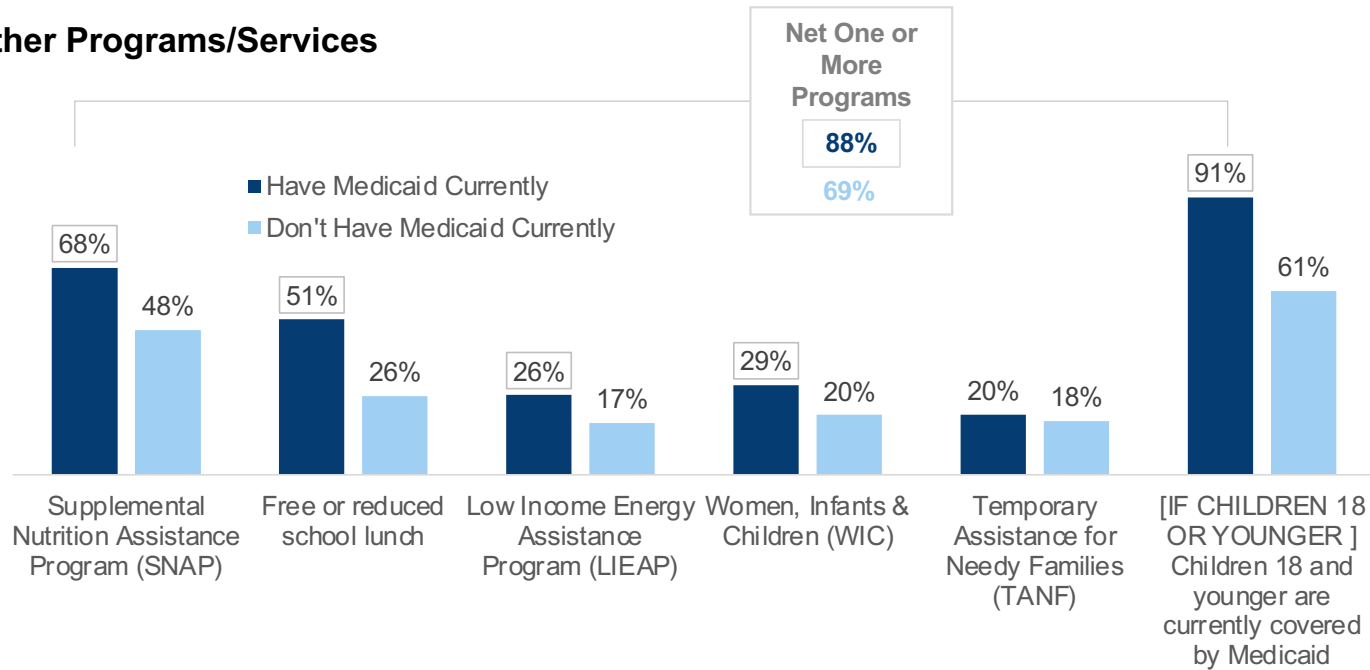
BASE: Hispanic (n=166), Black or African American, non-Hispanic (n=181), All Others (not Black and not Hispanic) (n=339), Rural (n=164)

Q19. Listed below are a series of various descriptions about Medicaid insurance. For each, please rate how much it would [IF DON'T HAVE MEDICAID CURRENTLY: impact you applying for Medicaid / [IF DO HAVE MEDICAID CURRENTLY: impact people you know who might apply for Medicaid when Medicaid Expansion goes into effect].



Over half receive SNAP and about a quarter participate in LIEAP

Other Programs/Services



Box indicates statistically significant differences



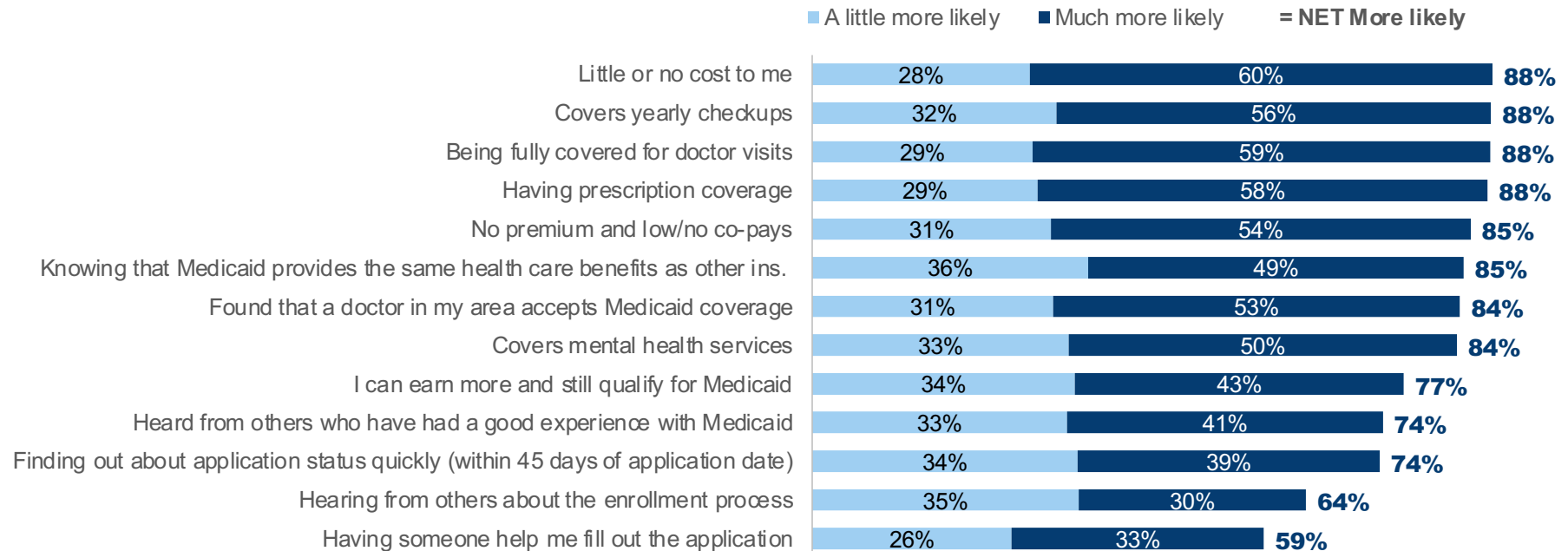
BASE: Total (n=686); BASE: Children 18 or younger living in household (n=355)
 S9. Do you or other members of your household currently receive any of the following services...?



Core healthcare benefits such as little or no cost, yearly checkups, full coverage of doctor visits, and prescription coverage are major drivers of enrollment

Factors Impacting Enrollment in Medicaid

Among those who currently have Medicaid



BASE: Those who currently have Medicaid (n=395)

Q18. Below are some things that might have had an impact on your enrolling in Medicaid coverage when you did. For each, please indicate whether it had no impact, made you a little more likely, or made you much more likely to enroll?

