

toolkit

Accepting Federal Funding to Expand Women's Coverage through Medicaid

Resources Utilizing Best Messages

This toolkit provides the resources advocates and community leaders need to make sure women and their families find out about the importance of their state accepting funds to expand coverage through Medicaid. To check out NWLC's state-by-state information on expanding coverage through Medicaid, please visit our website: nwlc.org/statebystatewomenandmedicaidexp. Included in this kit, you will find:



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Talking Points

OVERALL FRAME

Under the health care law, X number of people in STATE who are currently uninsured could have affordable health insurance starting next year. This is because the health care law includes money for each state to cover more people through Medicaid. The federal government will pay 100% of these costs in the first few years and at least 90% of the costs after that. STATE will have to pay the remaining costs. STATE will decide in the next few months whether to accept this money or turn it down.

The purpose of the health care law is to provide a path to health insurance for all Americans. Starting soon, many people will be able to get tax credits to help them afford health insurance. These tax credits will be available in every state. In states that accept the federal money to cover more people through Medicaid, many people with lower incomes will also be able to get affordable coverage. However, if STATE turns down the money, those with lower incomes will fall into a 'coverage gap.' In other words, they will not get any help towards the cost of health insurance.

GENERAL

- By accepting the federal money—and covering more people—hard-working families will have the security of quality health coverage to get the care they need, when they need it, without facing huge medical bills.
- If STATE does not accept this federal money, it's possible that hardworking women and families will remain uninsured or experience a gap in health coverage.
- It's important to cover more people so they can get preventive care and the regular care they need from their doctor. This way we can reduce spending on ER care and keep local hospitals open.
- If all states accept the federal money, an additional 7 million women will be able to get preventive health screenings, birth control, check-ups and the care they need to manage chronic health conditions.

FAMILIES

- STATE has successfully brought the uninsured rate for children down to record lows thanks to MEDICAID/CHIP. Now it is time to help their uninsured parents get health coverage too so that the whole family can get the health care they need to stay healthy—like getting mom's blood pressure checked and getting her daughter the asthma medication she needs.
- Accepting the federal money does not mean other priorities are less important; in fact, health care and education go hand-in-hand to help families thrive.

STATE COSTS/HOSPITALS

- Many hospitals care for uninsured patients and end up with a lot of unpaid bills. If STATE accepts the federal money, it will help keep more local hospitals open and will mean that hospitals will spend less money on the uninsured and more money on improving care for everyone.
- STATE is already spending money to treat uninsured people in emergency rooms. Making sure more state residents have health insurance and can get the care they need from their doctors before they get sicker will reduce spending on emergency room care. This is a smarter use of healthcare dollars.

Questions & Answers

Covering More People Through Medicaid

The federal health care law provides significant federal money to help states expand coverage through the Medicaid program. States that accept this money will be able to offer coverage to hard-working families and individuals with incomes below (\$30,000) for a family of four, with the federal government paying 100 percent of the costs through 2016 and at least 90 percent of the costs after that. The state will have to pay the remaining costs. These questions and answers may help you explain why it is important that states accept the federal money and address some common attacks on and misperceptions about this opportunity.

Q: What is the “coverage gap?”

A: Starting in 2014, people in every state will be able to get tax credits to help them afford health insurance, depending on their family income. In states that accept the federal money to expand coverage through Medicaid, people with lower incomes will also have affordable coverage. But in states that turn down the money, people with lower incomes will not get any help towards health insurance, while people with higher incomes will still get help. That's the “coverage gap” that could face these women and families.

Q: How will expanding coverage through Medicaid help women's economic security?

A: People with Medicaid coverage will have comprehensive health insurance with limits on how much they will face in additional out-of-pocket costs. People without health insurance face the risk of unpaid medical bills—or falling behind on other bills, such as rent or electricity—whenever they get sick. As states accept the federal money, and women and their families gain coverage, they will no longer face this financial uncertainty. Hardworking families deserve the security of quality health coverage to get the care they need without facing huge medical bills.

Q: What does expanding coverage mean for women?

A: If all states accept the federal money, an additional 7 million women (or XX women in our state) will be able to get preventive health screenings, birth control, regular check-ups and the care they need to manage chronic health conditions.

Q: This federal money isn't free—we will be borrowing it and running up the national debt. Or we will need to raise taxes. Or both. Shouldn't we cut government spending, not expand government programs?

A: By accepting the federal money, we can ensure that more people have health coverage and save taxpayer dollars that currently go to treating uninsured people in emergency rooms. Plus hard-working families can get

preventive care and see a doctor when they need to instead of turning to the emergency room. This is a smarter use of healthcare dollars. Estimates show that covering more people through this program is a more cost-effective use of state dollars.

Q: Our state can't afford this—we would still need to pay 10 percent of the cost. Won't we need to cut education funding or other priorities to expand coverage?

A: Health and education go hand-in-hand, working together to help families thrive. Healthy children miss school less often, and healthy parents are better able to support their children's success in school. Accepting the federal money is good for families' health and their education.

Q: Isn't Medicaid a troubled program and bad health insurance?

A: Although Medicaid has had ups and downs over the years, it remains a tried-and-true way to cover hard-working families. Medicaid offers comprehensive health insurance and will ensure that women and their families are covered for the health care they need. People with Medicaid coverage experience significantly reduced mortality, better access to care and better health than people without health insurance.

We are moving forward with approaches that will fix our health care system. Accepting the federal money gives us the best chance to help uninsured people get coverage so they can afford the health care they need.

Sample Op-Ed: Accepting the Federal Money

[STATE] SHOULD ACCEPT THE FEDERAL MONEY TO EXPAND HEALTH COVERAGE THROUGH MEDICAID

Under the new federal health care law, [NUMBER] women in [STATE] who are currently uninsured could get affordable health coverage starting next year. That's because the law includes money to cover more people through Medicaid. Right now, [STATE] has an important decision to make—accept federal dollars that have been allocated to cover uninsured individuals through Medicaid or turn down the money and leave them uninsured. The decision *should* be an easy one. If [STATE] accepts the federal funds to cover more people, not only will it improve women's health and dramatically reduce the number of uninsured [RESIDENTS OF STATE], it will also ensure a smarter use of [STATE'S] health care dollars.

When combined with other reforms in the health care law known as the Affordable Care Act, accepting the federal money to cover more people would reduce the rate of women in [STATE] who lack health insurance from [NUMBER] percent to [NUMBER] percent. If all states accept the federal money, an additional 7 million women nationwide will be able to access a comprehensive set of health benefits, such as mammograms, preventive health screenings, and treatment for chronic conditions. In addition, women and their families will enjoy greater economic security—people with Medicaid coverage are less likely to ignore other bills or borrow money to pay medical expenses than people without health coverage. When women have health insurance, their entire family can better manage its health—for example, children can get their asthma medications and mothers can manage their high blood pressure.

But if [STATE] turns down the money to expand coverage through Medicaid, many low-income people who would have become eligible for coverage will fall into a “coverage gap.” That means that they will not get any help toward affording coverage, while others with somewhat higher incomes will be eligible for help through federal tax credits.

This opportunity to expand coverage to many more [RESIDENTS OF STATE] is truly unprecedented—the federal money will cover 100 percent of the costs in the first few years and will ultimately pay for 90 percent of costs of this coverage. And by ensuring that more [RESIDENTS OF STATE] have health insurance and can get the care they need, we will save healthcare dollars that are currently used to treat uninsured people in the emergency room.

Hard-working families need the security of quality health coverage to get the care they need, when they need it, without facing huge medical bills. Accepting the federal funds to cover more people is a sensible approach to providing health coverage for the uninsured, a good deal for [STATE], and a smarter use of health care funds. Leaving millions of federal dollars on the table—and so many women and families in [STATE] without health coverage—would be foolish.

Sample Op-Ed: Spending Health Care Dollars More Wisely

[STATE] SHOULD ACCEPT THE FEDERAL MONEY TO EXPAND HEALTH COVERAGE, AND REDUCE SPENDING ON UNINSURED

Under the new federal health care law, [NUMBER] women in [STATE] who are currently uninsured could get affordable health coverage starting next year. That's because the law includes money to cover more people through Medicaid. Right now, [STATE] has an important decision to make—accept federal dollars that have been allocated to cover uninsured individuals through Medicaid or turn down the money and leave them uninsured. This opportunity to expand coverage to many more [RESIDENTS OF STATE] is truly unprecedented—the federal money will cover 100 percent of the costs in the first few years and will ultimately pay for 90 percent of costs of this coverage.

This opportunity means we can cover more people in [STATE] and save taxpayer health care dollars that are currently spent on treating uninsured people in emergency rooms. We know that care in the emergency room is expensive, and that treating people before they get sick—through care provided by their local doctor in their community—makes more sense. Right now, states pay hospitals for the care they provide to people who don't have health insurance – and people with private insurance also pay as much as \$1,100 more for family coverage to cover these costs. By accepting the money, we could cover more people and spend healthcare dollars more wisely.

Opponents say [STATE] cannot afford to cover the uninsured and that it takes resources away from education or other priorities. But the fact is health and education go hand in hand, working together to help families thrive.

Accepting the federal funds to cover more people is a sensible approach to providing health coverage for the uninsured, a good deal for [STATE], and a smarter use of health care funds. Leaving millions of federal dollars on the table—and so many women and families in [STATE] without health coverage—would be foolish.

Sample Op-Ed: Prevention

[STATE] SHOULD ACCEPT THE FEDERAL MONEY TO EXPAND HEALTH COVERAGE AND REDUCE SPENDING ON UNINSURED

Under the new federal health care law, [NUMBER] women in [STATE] who are currently uninsured could get affordable health coverage starting next year. That's because the law includes money to cover more people through Medicaid. Right now, [STATE] has an important decision to make—accept federal dollars that have been allocated to cover uninsured individuals through Medicaid or turn down the money and leave them uninsured. This opportunity to expand coverage to many more [RESIDENTS OF STATE] is truly unprecedented—the federal money will cover 100 percent of the costs in the first few years and will ultimately pay for 90 percent of costs of this coverage.

This opportunity means we can cover more people in [STATE] and save healthcare dollars that are currently spent on treating uninsured people in emergency rooms. We know that care in the emergency room is expensive, and that treating people before they get sick—through care provided by their local doctor in their community—makes more sense. Right now, states pay hospitals for the care they provide to people who don't have health insurance—and people with private insurance also pay as much as \$1,100 more for family coverage to cover these costs. By accepting the money, we could cover more people and spend healthcare dollars more wisely.

Opponents say that we cannot afford to expand coverage through Medicaid and should turn down the federal money. But by accepting the federal money, [STATE] will help thousands more hard-working families get preventive care and the medical services they need. When people get preventive care, they lead healthier, more productive lives – which benefits everyone in our state. Preventive care also keeps people out of emergency rooms and saves us all money.

Accepting the federal funds to cover more people is a sensible approach to providing health coverage for the uninsured, a good deal for [STATE], and a smarter use of health care funds. Leaving millions of federal dollars on the table—and so many women and families in [STATE] without health coverage—would be foolish.

Sample Op-Ed: Coverage Gap

[STATE] SHOULD ACCEPT THE FEDERAL MONEY TO EXPAND HEALTH COVERAGE TO ENSURE WOMEN AND FAMILIES ARE NOT LEFT BEHIND

Under the new federal health care law, [NUMBER] women in [STATE] who are currently uninsured could get affordable health coverage starting next year. That's because the law includes money to cover more people through Medicaid. Right now, [STATE] has an important decision to make—accept federal dollars that have been allocated to cover uninsured individuals through Medicaid or turn down the money and leave them uninsured. If [STATE] accepts the federal funds to cover more people, not only will it improve women's health and dramatically reduce the number of uninsured [RESIDENTS OF STATE], it will also ensure a smarter use of [STATE'S] health care dollars.

Starting soon, many people will be able to get tax credits to help them afford health insurance. These tax credits will be available in every state. In states that accept the federal money to cover more people through Medicaid, many people with lower incomes will also be able to get affordable coverage. However, if [STATE] turns down the money, those with lower incomes will fall into a “coverage gap.” In other words, they will not get any help towards affording health insurance, while many people with higher incomes will still get help.

This opportunity to expand coverage to many more [RESIDENTS OF STATE] is truly unprecedented—the federal money will cover 100 percent of the costs in the first few years and will ultimately pay for 90 percent of costs of this coverage. And by ensuring that more [RESIDENTS OF STATE] have health insurance and can get the care they need, we will save healthcare dollars that are currently used to treat uninsured people in the emergency room.

Hard-working families need the security of quality health coverage to get the care they need, when they need it, without facing huge medical bills. Accepting the federal funds to cover more people is a sensible approach to providing health coverage for the uninsured, a good deal for [STATE], and a smarter use of health care funds. Leaving millions of federal dollars on the table—and so many women and families in [STATE] without health coverage—would be foolish.

Sample Op-Ed: Family Coverage

[STATE] SHOULD ACCEPT THE FEDERAL MONEY TO EXPAND HEALTH COVERAGE ENSURING FAMILIES HAVE SECURITY AND PEACE OF MIND

Under the new federal health care law, [NUMBER] women in [STATE] who are currently uninsured could get affordable health coverage starting next year. That's because the law includes money to cover more people through Medicaid. Right now, [STATE] has an important decision to make—accept federal dollars that have been allocated to cover uninsured individuals through Medicaid or turn down the money and leave them uninsured. If [STATE] accepts the federal funds to cover more people, it will improve women's health and dramatically reduce the number of uninsured [RESIDENTS OF STATE]. [STATE] should accept the federal funds and cover more women and families, because hard-working families need the security of quality health coverage to get the care they need, when they need it, without facing huge medical bills.

When combined with other reforms in the health care law known as the Affordable Care Act, accepting the federal money to cover more people would reduce the rate of women in [STATE] who lack health insurance from [NUMBER] percent to [NUMBER] percent. If all states accept the federal money, an additional 7 million women nationwide will be able to access a comprehensive set of health benefits, such as mammograms, preventive health screenings, and treatment for chronic conditions. Women and their families will enjoy greater economic security—people with Medicaid coverage are less likely to ignore other bills or borrow money to pay medical expenses than people without health coverage. When women have health insurance, their entire family can better manage its health—for example, children can get their asthma medications and mothers can manage their high blood pressure.

[STATE] has successfully brought the uninsured rate for children down to record lows thanks to Medicaid and the Children's Health Insurance Program (CHIP). Now it's time to help their uninsured parents get health coverage, too, so that the whole family can get the care they need to stay healthy.

By ensuring that more [RESIDENTS OF STATE] have health insurance, we will save healthcare dollars that are currently used to treat uninsured people in the emergency room. Accepting the federal funds is a sensible approach to providing health coverage for the uninsured, a good deal for [STATE], and a smarter use of health care funds. Leaving millions of federal dollars on the table—and so many women and families in [STATE] without health coverage—would be foolish.

Sample Letters to the Editor

LTE: THE COVERAGE GAP

Under the new federal health care law, many [RESIDENTS OF STATE] who are currently uninsured could get health coverage through Medicaid starting next year. Right now, [STATE] has an important decision to make—accept federal dollars that have been allocated to cover uninsured individuals, or turn down the money and leave them without health coverage.

Soon, many [RESIDENTS OF STATE] will be eligible for federal tax credits to help them afford health coverage. In states that accept the federal money to cover more people through Medicaid, many [RESIDENTS OF STATE] with lower incomes will also be able to get affordable coverage. But if [STATE] turns down the money, those with lower incomes will fall into a “coverage gap.” In other words, they will not get any help toward affording coverage, while many people with somewhat higher incomes will get help.

[STATE] should accept the federal funds and cover more people, because hard-working families need the security of quality health coverage to get the care they need, when they need it, without facing huge medical bills.

LTE: EXPAND HEALTH COVERAGE FOR WOMEN IN STATE

Under the new federal health care law, [NUMBER] women in [STATE] who are currently uninsured could get health coverage through Medicaid starting next year. Right now, [STATE] has an important decision to make—accept federal dollars that have been allocated to cover these women, or turn down the money and leave them without health coverage. If all states accept the federal money, an additional 7 million women nationwide will be able to get preventive health screenings, birth control, check-ups and the care they need to manage chronic health conditions.

When women have health insurance, their entire family can better manage its health—for example, children can get their asthma medications and mothers can manage their high blood pressure. [STATE] should accept the federal funds and cover more women and families, because hard-working families need the security of quality health coverage to get the care they need, when they need it, without facing huge medical bills.

LTE: COVERING MORE PEOPLE IN STATE THROUGH MEDICAID IS TOO GOOD A DEAL TO TURN DOWN

Under the new federal health care law, many [RESIDENTS OF STATE] who are currently uninsured could get health coverage through Medicaid starting next year. Right now, [STATE] has an important decision to make—accept federal dollars that have been allocated to cover uninsured individuals, or turn down the money and leave them without health coverage.

This opportunity to expand coverage to many more [RESIDENTS OF STATE] is truly unprecedented—the federal dollars will cover 100 percent of the costs in the first few years and at least 90 percent of costs after that.

Hard working families need the security of quality health coverage to get the care they need, when they need it, without facing huge medical bills. And making sure more [RESIDENTS OF STATE] have health insurance and can get the care they need would save taxpayer dollars that are currently used to treat uninsured people in the emergency room. [STATE] should accept the federal funds and cover more people—it's just too good a deal to turn down.

Sample Letters to the Editor

LTE: HEALTH COVERAGE FOR THE WHOLE FAMILY MEANS SECURITY AND PEACE OF MIND

Under the new federal health care law, many [RESIDENTS OF STATE] who are currently uninsured could get health coverage through Medicaid starting next year. Right now, [STATE] has an important decision to make—whether to accept federal dollars that have been allocated to cover uninsured [STATE RESIDENTS], or to turn down the money and leave them without health coverage.

[STATE] has successfully brought the uninsured rate for children down to record lows thanks to Medicaid and the Children's Health Insurance Program (CHIP). Now it's time to help their uninsured parents get health coverage, too, so that the whole family can get the care they need to stay healthy. [STATE] should accept the federal funds and cover more women and families, because hard-working families need the security of quality health coverage to get the care they need, when they need it, without facing huge medical bills.

LTE: GIVING HEALTH COVERAGE TO MORE [RESIDENTS OF STATE] IS A GOOD USE OF TAXPAYER DOLLARS

Under the new federal health care law, many [RESIDENTS OF STATE] who are currently uninsured could get health coverage through Medicaid starting next year. Right now, [STATE] has an important decision to make—accept federal dollars that have been allocated to cover these uninsured people, or turn down the money and not cover them at all.

The decision should be an easy one. The federal money will cover 100 percent of the costs in the first few years and at least 90 percent of costs after that. And making sure more [RESIDENTS OF STATE] have health insurance and can get the care they need from their doctors before they get sicker will save taxpayer dollars that are currently spent to treat uninsured people in emergency rooms. If [STATE] accepts the money to expand coverage, not only will we dramatically reduce the number of uninsured [RESIDENTS OF STATE], it also will ensure a smarter use of [STATE'S] health care dollars.

LTE: WE CAN'T AFFORD NOT TO EXPAND COVERAGE THROUGH MEDICAID

[STATE] has an important decision to make – whether or not to accept federal money that has been set aside under the new health care law to expand coverage for [STATE RESIDENTS] through Medicaid. Opponents say that we cannot afford to expand Medicaid right now and should turn down the federal money. But by accepting the federal money, [STATE] will help thousands more hard-working families get preventive care and the medical services they need. When people get preventive care, they lead healthier, more productive lives – which benefits everyone in our state. Preventive care also keeps people out of emergency rooms and saves us all money.

Under the new health care law, federal funds will cover 100 percent of the costs of the first few years and at least 90 percent of the costs after that. If [STATE] accepts the federal money to expand coverage, not only will we dramatically reduce the number of uninsured [STATE RESIDENTS], we will also ensure a smarter use of our health care dollars.

Sample Letters to the Editor

LTE: EDUCATION AND HEALTH CARE GO HAND IN HAND

[STATE] has an important decision to make – whether or not to accept federal money that has been set aside under the new health care law to expand coverage for [STATE RESIDENTS] through Medicaid. Opponents say that we cannot afford to expand Medicaid right now because doing so would only take more money away from other priorities, such as education. This thinking pits health care and education against one another – but health and education go hand in hand.

Hard working families need the security of quality health coverage to get the care they need, when they need it, without facing huge medical bills. And healthy children miss school less often and healthy parents are better able to support their children's success in school. Accepting the federal money to expand health coverage is good for families' health and for their education. [STATE] should accept this federal money and cover more [STATE RESIDENTS] – it is too good a deal to turn down.

Sample Tweets

- Under the #ACA, X number of ppl in #[STATE] could get health coverage through expanding coverage through #Medicaid [link] #herhealth
- 7 million more #women could get important health services if all states take federal money for #MedicaidExp #herhealth [link]
- Expanding coverage through #Medicaid = better use of #taxpayer \$ + less people w.out insurance in the #ER #herhealth [link]
- Hardworking #Americans deserve #affordable #healthcare! States should take federal money to expand coverage through #Medicaid [link] #herhealth
- Don't let hardworking #[StateResidents] fall into the #coveragegap! Find out more: [link]

Draft State Action Alert

Subject: Put the Health of Hardworking [STATE Residents] Before Politics

Dear...,

Across [STATE], hardworking people are being asked to make impossible choices—whether to pay the bills or pay for health care coverage. In hard economic times, many [STATE Residents] are dropping their health insurance and hoping for the best. It doesn't have to be this way.

The purpose of the health care law is to provide a path to affordable health insurance for all Americans. [State] is being offered federal money to help cover people who otherwise would have difficulty affording health insurance. By accepting the money, [STATE] can cover more people and use our healthcare dollars more wisely as hard-working families will be able to see a doctor when they need to, instead of ending up in an emergency room.

This is your chance to tell [STATE] legislators where you stand on expanding coverage through Medicaid. Tell your state legislators to prioritize expanding health insurance and ensure hardworking [STATE Residents] are able to get the health care they need.

For decades, Medicaid has provided health coverage to children and families with limited incomes, as well as to seniors, pregnant women, and people with disabilities who meet the program's strict eligibility rules. Now it is time to make sure that the whole family can get the health care they need to get and stay healthy.

[STATE] lawmakers have a choice—they can ensure that women and their families can have health coverage, no matter their financial and life circumstances, or they can maintain the status quo that leaves too many in [STATE] uninsured, at risk of going without the care they need, or facing bankruptcy because of health costs.

Tell your state legislators to accept the federal money and to expand health coverage through Medicaid, ensuring hardworking [STATE Residents] can get the health care they need.

Thanks for all you do to ensure women and their families have access to quality, affordable health care.

Sincerely,
XXX

ACTION ALERT:

Subject: Expand Health Coverage in [STATE]

Dear...,

I urge you to accept federal funding to expand health coverage in [STATE]. We can provide health coverage to nearly XX [STATE Residents] through Medicaid.

In addition to helping ensure hardworking [STATE Residents] receive the care they need, expanded coverage is a good deal for taxpayers and state governments. The federal government will pick up 100 percent of the costs for the first 3 years and at least 90 percent of costs after that. By expanding health coverage through Medicaid, [STATE] can garner an estimated [XX] in federal funding. At the same time, XX more [STATE Residents] will be able to get the care they need from their doctors before they get sicker, thus reducing spending on emergency room care. This is a smarter use of healthcare dollars.

I urge you to be a champion for hardworking [STATE Residents] and make expanding health insurance through Medicaid a priority for our state.

Sincerely,
xxx