

toolkit

Accepting Federal Funding to Expand Women's Coverage through Medicaid Updated 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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Introduction

THE NATIONAL WOMEN'S LAW CENTER (NWLC) is committed to ensuring that all women have access to the health care they need, including through the expansion of coverage through Medicaid. Medicaid provides women a comprehensive set of benefits including preventive health screenings, birth control, check-ups, and the care they need to manage chronic health conditions.

State legislatures and governors in approximately half of the states continue to debate whether they should accept federal money and expand coverage. This toolkit is designed to provide advocates and community leaders the resources they need to educate the public about the importance of their state accepting funds to expand coverage through Medicaid. The messaging reflected in this toolkit is informed by public opinion research sponsored by NWLC and Georgetown University's Center for Children and Families and supplemented by NWLC's additional research on women's access to health care in the coverage gap.

Talking Points

OVERALL FRAME

Under the health care law, [NUMBER] people in [STATE] who are currently uninsured could have affordable health insurance if [STATE] accepted federal money to expand Medicaid coverage. This is because the health care law includes money for each [STATE] to cover more people through Medicaid. The federal government will pay 100 percent of these costs through 2016 and at least 90 percent of the costs after that. [STATE] will have to pay the remaining costs.

The purpose of the health care law is to provide a path to health insurance for all Americans. Many people are already receiving tax credits to help them afford health insurance. 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.
- Because [STATE] has not accepted this federal money yet, many 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 enable hospitals to 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 approximately \$33,000 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 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: People in every state are eligible for 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 financial help for health insurance, while people with higher incomes will still get help. That’s the “coverage gap” women and families are facing right now.

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 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. If 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 [NUMBER] 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. Currently, [NUMBER] percent of low-income uninsured women in [STATE] report going without needed care because of cost compared to only [NUMBER] percent of insured low-income women. Expanding coverage means low-income uninsured women can get the care they need without having to worry about cost.

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. Right now, only [NUMBER] percent of low-income uninsured women in [STATE] have had a regular checkup in the last two years. Expanding coverage through Medicaid helps ensure these women have access to the care they need.

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: Coverage Gap

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

Under the health care law, [NUMBER] people in [STATE] who are currently uninsured could have affordable health insurance if the state chooses to expand coverage through Medicaid. That's because the law includes money to cover more people through Medicaid. But, [STATE] has not yet accepted the federal dollars that have been allocated to help pay for this coverage. 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.

Many people are already receiving tax credits to help them afford health insurance. These tax credits are available in every state. In states that accepted the federal money to cover more people through Medicaid, many people with lower incomes will also be able to get affordable coverage. However, because [STATE] hasn't yet accepted the money, those with lower incomes 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 through 2016 and will ultimately pay 90 percent of costs for 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: Health Care Gap

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

Under the health care law, [NUMBER] people in [STATE] who are currently uninsured could have affordable health insurance if the state chooses to expand coverage through Medicaid. That's because the law includes money to cover more people through Medicaid. But, [STATE] has not yet accepted the federal dollars that have been allocated to help pay for this coverage. 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].

Many people are already receiving tax credits to help them afford health insurance. These tax credits are available in every state. In states that accepted the federal money to cover more people through Medicaid, many people with lower incomes will also be able to get affordable coverage. However, because [STATE] hasn't yet accepted the money, those with lower incomes 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.

Women in the coverage gap also experience a health care gap, meaning that uninsured women fare significantly worse in our health care system than women with insurance. [NUMBER] percent of low-income uninsured women in [STATE] report going without needed care because of cost compared to only [NUMBER] percent of insured low-income women. Only [NUMBER] percent of low-income uninsured women in our state received their recommended mammogram compared to [NUMBER] percent of low-income women with insurance.

These troubling disparities will continue in states that have not expanded health coverage through Medicaid. Everyone should be able to get the preventive services and other care he or she needs. By accepting this federal funding, [STATE] can eliminate the coverage gap and ensure that many more low-income women and men can lead healthier lives.

Sample Op-Ed: Accepting the Federal Money

[STATE] SHOULD ACCEPT THE FEDERAL MONEY TO EXPAND HEALTH COVERAGE THROUGH MEDICAID (395 WORDS)

Under the health care law, [NUMBER] people in [STATE] who are currently uninsured could have affordable health insurance if the state chooses to expand coverage through Medicaid. That's because the law includes money to cover more people through Medicaid. But, [STATE] has not yet accepted the federal dollars that have been allocated to help pay for this coverage. 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 number of women in [STATE] who lack health insurance by [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.

This opportunity to expand coverage to many more [RESIDENTS OF STATE] is truly unprecedented—the federal money will cover 100 percent of the costs through 2016 and will ultimately pay 90 percent of costs for 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 health care law, [NUMBER] people in [STATE] who are currently uninsured could have affordable health insurance if the state chooses to expand coverage through Medicaid. That's because the law includes money to cover more people through Medicaid. But, [STATE] has not yet accepted the federal dollars that have been allocated to help pay for this coverage. The decision should be an easy one. [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, accepting the federal money to cover more people would reduce the number 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 Op-Ed: Prevention

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

Under the health care law, [NUMBER] people in [STATE] who are currently uninsured could have affordable health insurance if the state chooses to expand coverage through Medicaid. That's because the law includes money to cover more people through Medicaid. But, [STATE] has not yet accepted the federal dollars that have been allocated to help pay for this coverage. This opportunity to expand coverage to many more [RESIDENTS OF STATE] is truly unprecedented—the federal money will cover 100 percent of the costs through 2016 and will ultimately pay 90 percent of costs for this coverage.

This opportunity means we can cover more people in [STATE] and save healthcare dollars that we currently spend 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. Some want to reject the federal money on principle. 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: Spending Health Care Dollars Wisely

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

Under the health care law, [NUMBER] people in [STATE] who are currently uninsured could have affordable health insurance if the state chooses to expand coverage through Medicaid. That's because the law includes money to cover more people through Medicaid. But, [STATE] has not yet accepted the federal dollars that have been allocated to help pay for this coverage. This opportunity to expand coverage to many more [RESIDENTS OF STATE] is truly unprecedented—the federal money will cover 100 percent of the costs through 2016 and will ultimately pay 90 percent of costs for this coverage.

This opportunity means we can cover more people in [STATE] and save health care dollars that we currently spend 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 doctors and other providers 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 Letters to the Editor

LTE: THE COVERAGE GAP

Under the health care law, [NUMBER] people in [STATE] who are currently uninsured could have affordable health insurance if the state chooses to expand coverage through Medicaid. But, [STATE] has not yet accepted the federal dollars that have been allocated to help pay for this coverage.

Many [RESIDENTS OF STATE] are already eligible for federal tax credits to help them afford health coverage. In states that accepted the federal money to cover more people through Medicaid, many [RESIDENTS OF STATE] with lower incomes will also be able to get affordable coverage. However, because [STATE] hasn't yet accepted the money, those with lower incomes 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 health care law, [NUMBER] people in [STATE] who are currently uninsured could have affordable health insurance if the state chooses to expand coverage through Medicaid. But, [STATE] has not yet accepted the federal dollars that have been allocated to help pay for this 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: LOW-INCOME WOMEN IN [STATE] LACK AFFORDABLE HEALTH CARE WITHOUT MEDICAID EXPANSION

Under the health care law, [NUMBER] people in [STATE] who are currently uninsured could have affordable health insurance if the state chooses to expand coverage through Medicaid. That's because the law includes money to cover more people through Medicaid. But, [STATE] has not yet accepted the federal dollars that have been allocated to help pay for this coverage. Because [STATE] hasn't yet accepted the money, those with lower incomes 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.

Women in the coverage gap also experience a health care gap, meaning that uninsured women fare significantly worse in our health care system than women with insurance. [NUMBER] percent of low-income uninsured women in [STATE] report going without needed care because of cost compared to only [NUMBER] percent of insured low-income women. Only [NUMBER] percent of low-income uninsured women in our state received their recommended mammogram compared to [NUMBER] percent of women with insurance.

These troubling disparities will continue in states that have not expanded health coverage through Medicaid. Everyone should be able to get the preventive services and other care he or she needs. By accepting this federal funding, [STATE] can eliminate the coverage gap and ensure that many more low-income women and men can lead healthier lives.

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

Under the health care law, [NUMBER] people in [STATE] who are currently uninsured could have affordable health insurance if the state chooses to expand coverage through Medicaid. But, [STATE] has not yet accepted the federal dollars that have been allocated to help pay for this 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 through 2016 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.

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

Under the health care law, [NUMBER] people in [STATE] who are currently uninsured could have affordable health insurance if the state chooses to expand coverage through Medicaid. But, [STATE] has not yet accepted the federal dollars that have been allocated to help pay for this 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: 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.

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

Under the health care law, [NUMBER] people in [STATE] who are currently uninsured could have affordable health insurance if the state chooses to expand coverage through Medicaid. But, [STATE] has not yet accepted the federal dollars that have been allocated to help pay for this coverage.

The decision should be an easy one. The federal money will cover 100 percent of the costs through 2016 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

Under the health care law, [NUMBER] of people in [STATE] who are currently uninsured could have affordable health insurance if [STATE] chooses to expand coverage through Medicaid. But, [STATE] has not yet accepted the federal dollars that have been allocated to help [STATE] pay for this coverage.

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.

LTE: EDUCATION AND HEALTH CARE GO HAND IN HAND

Under the health care law, [NUMBER] people in [STATE] who are currently uninsured could have affordable health insurance if the state chooses to expand coverage through Medicaid. But, [STATE] has not yet accepted the federal dollars that have been allocated to help pay for this coverage.

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.

LTE: PUTTING POLITICS BEFORE PEOPLE

Under the health care law, [NUMBER] people in [STATE] who are currently uninsured could have affordable health insurance if the state chooses to expand coverage through Medicaid. But, [STATE] has not yet accepted the federal dollars that have been allocated to help pay for this coverage.

Some opponents want to reject the federal money simply because they oppose the health care law. But, by accepting the federal money, [STATE] will not only improve women's health and reduce the number of uninsured [RESIDENTS OF STATE] by [NUMBER] percent, it will also ensure a smarter use of [STATE'S] health care dollars. [RESIDENTS OF STATE] will be able to access preventive services and primary care, instead of turning to costly emergency room care.

Opponents should stop putting politics before people and accept the federal money to expand 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 through 2016 and at least 90 percent of costs after that. Leaving millions of federal dollars on the table—and so many women and families in [STATE] without health coverage—would be foolish.

Sample Tweets

- [NUMBER] of [STATE] women are uninsured because lawmakers have not yet taken federal \$ to expand the #Medicaid program.
- Thanks to #Obamacare, millions of hardworking adults are eligible for health coverage under the #Medicaid program.
- For many women, #Medicaid coverage makes the difference between seeing a doctor or going without care.
- Without #Medicaid coverage, many hardworking families face devastating medical bills.
- In[STATE], policymakers put politics before women's health by not taking federal \$ to expand coverage through #Medicaid.
- In the last 2 years, low-income women without insurance got mammograms 70% less often than those with insurance
- Low-income women without insurance got flu vaccines 80% less often than those with insurance in the last year #Medicaid
- Low-income women are in dire need of affordable cov'g through #Medicaid to access the care they need.
- Bottom line: extending coverage through #Medicaid benefits women's health.
- Without health coverage through #Medicaid, low-income women have less access to basic care.
- With expanded coverage through #Medicaid, women will get the preventive care they need to stay healthy

Sample Email: Share Your Story

Dear ,

Going without health coverage shouldn't be a choice families have to make. Unfortunately, when you've lost your job, or are barely making minimum wage, you often have to make tough choices.

Too often, families have to drop their health insurance and hope for the best. But if your state takes advantage of the health care law, also known as Obamacare, help may be on the way.

DOES THIS SOUND LIKE YOUR STORY? TELL US ABOUT IT.

If you make less than \$20,000 a year and are currently uninsured because you can't afford health insurance, *tell us how having health insurance would help you.*

Thanks to the health care law, states can now expand health insurance through Medicaid to more hardworking adults who would not otherwise be able to afford coverage. For decades, Medicaid has provided health coverage to children and families with limited incomes, as well as to seniors, pregnant women, and disabled people who meet the program's strict eligibility rules.

But some lawmakers are putting politics before people's health. Your story can help change their minds.

WOULD YOU BENEFIT FROM THIS COVERAGE? TELL US HOW HAVING HEALTH COVERAGE WOULD CHANGE YOUR LIFE.

State lawmakers have a choice. They can ensure that women and their families can hold health coverage, no matter their financial and life circumstances — or they can stick with the status quo that leaves women uninsured and at risk of going without the care they need, or facing bankruptcy because of health care costs.

With your help, lawmakers will make the right choice.

Sample Email:

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