# The Challenge of Implementing Reform: the Affordable Care Act

### Sina Odugbemi

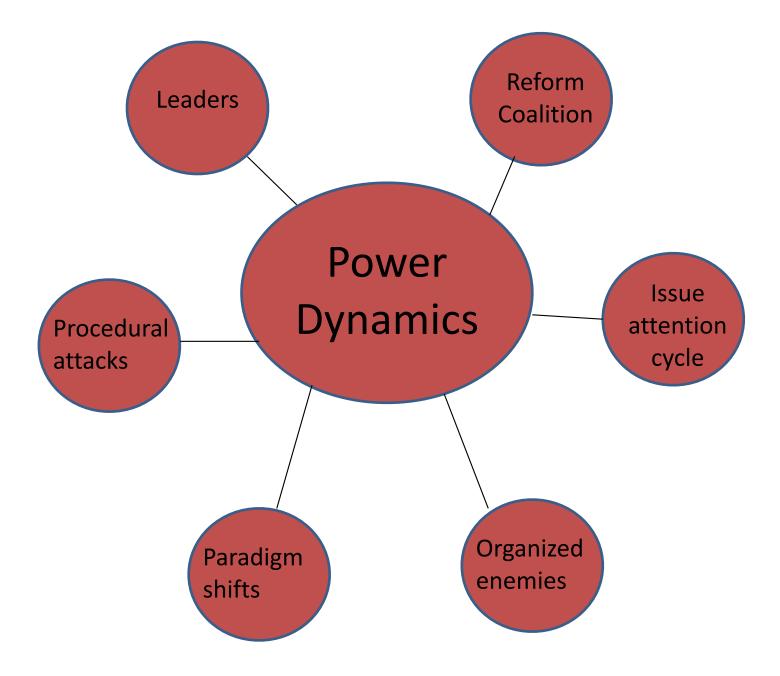
Operations Communication Department External and Corporate Relations Vice- Presidency World Bank Group

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### Overview

- What was the problem?
- What was the reform?
- How long did it take?
- The Reform Coalition
- The Reform's Opponents
- The Critical Pass: Enrollment
- The Enrollment Fight
- Remobilization
- The Outcome: Victory or Not?

## After the Decision





### What was the Problem?

Prior to the Affordable Care Act...

- The United States spent more on health care than Japan, Germany, France, China, the U.K., Italy, Canada, Brazil, Spain and Australia combined.
- The number of uninsured Americans was estimated at 45 million.
- In 1960, an average of \$147 was spent per person on health care in the United States. By 2009, that number had skyrocketed to \$8,086.
- A 2009 study found approximately 62% of all personal bankruptcies in the United States were related to medical bills.
- Emergency Rooms in the US are required to treat everyone, whether patients pay or not. People who didn't have insurance relied on emergency rooms— a very expensive way to provide treatment. The cost of caring for them was pushed on to tax payers.

## The Reform

### The Affordable Care Act:

- Requires most individuals to have health insurance
- Opens up Health Benefit Exchanges
- Prohibits denial of coverage to adults with preexisting conditions
- Requires large employers to provide coverage to those working at least 30 hours/week.
- Allows young adults to stay on their parents' health insurance plans until age 26.
- Etc.

### Timeline | Key Events of the Affordable Care Act

#### March 23, 2010

President Barack
Obama signs the Patient
Protection and
Affordable Care Act into
law, with the aim of
providing health
coverage to millions of
uninsured Americans
beginning in 2014. It is
now widely referred to as
Obamacare.

#### February 19, 2011

Republicans attempt to ban the Internal Revenue Service (tax collection agency) from enforcing the law.

#### October 1, 2013

Open enrollment on Healthcare.gov begins, but the site crashes after a relatively small number of insuranceseekers attempt to create accounts.

On the same day, the U.S. government shut down after lawmakers could not agree on a bill to fund the government. Republicans insisted the bill include anti-Obamacare amendments. Democrats insisted it didn't.

#### January 1, 2014

Most individuals are required to have health insurance, and the bulk of Affordable Care Act changes go into effect with the New Year. The Act:

- Opens Health Benefit Exchange sales of coverage.
- Prohibits denial of coverage to adults with preexisting conditions.
- Requires large employers to provide coverage to those working at least 30 hours/week.
- Tax credits for small business that provide coverage.
- Tax credits for individuals and families with incomes up to \$94,200 (for a family of four) who buy their insurance through the Health Benefit Exchange.

2010> 2011

2012

2013

2014

#### March 2010

Immediately after
President Obama signed
the Senate health care
bill into law, 13
Republican state
attorneys general file a
federal lawsuit against
the Act. "Repeal and
replace will be the slogan
for the fall," Minority
Leader Mitch McConnell
(R-KY) predicts.

### May 3, 2011

Republicans vote to repeal state financing for health exchanges.

### June 28, 2012

The U.S. Supreme Court upholds most of the law's key provisions against legal challenges posed by Republicans and other groups. But the court rules that states can choose whether to expand the Medicaid health insurance program for the poor. Many Republicangoverned states opt out.

#### November 6, 2012

Obama is elected to a second term as president, defeating Republican challenger Mitt Romney, who vowed to repeal the law.

#### October 31, 2013 The

healthcare.gov website crashes for the 2<sup>nd</sup> time in a week — during Health and Human Services Secretary Kathleen Sebelius' testimony to the House Energy and Commerce Committee

#### March 31, 2014

Open enrollment closes, anyone seeking to enroll in Marketplace insurance must cite a qualifying life event to do so. The initial report on the disclosure of financial relationships between health entities (doctors, hospitals, pharmacies) and manufacturers/distributors of covered drugs, devices, biological, and medical supplies is due.

### The Reform Coalition Left the Field

- President not leading the charge
- Democrats said the law was "toxic"
- Coalition that elected Obama in 2008 disbanded
- Public Awareness of Benefits was Low
- Law Polling Badly- but Benefits Polled Well

# Opponents Remained in the Field

- Dozens of repeal votes—54 to be exact
- Denied the Obama administration funds needed for implementation
- Discouraged private-sector partnerships with the government on public-awareness campaigns
- Many Republican Governors at the state level refused to allow Medicaid expansion
- Shut the government down October 1, 2013

# Critical Pass: March 31, 2014 Enrollment Deadline

- The Congressional Budget Office projected in May 2013 that 7 million people would sign up for insurance under the Affordable Care Act.
- The Obama Administration quickly adopted the estimate as a goal.
- However, the ratio of healthy and young subscribers was just as important. If 7 million people signed up for the exchanges, about 2.7 million of them needed to young and healthy.

# Post- Obama Re-election: The Enrollment Fight

### **Supporters**

- Hit the 7 million target
- Mobilize people to enroll
- Counter attacks

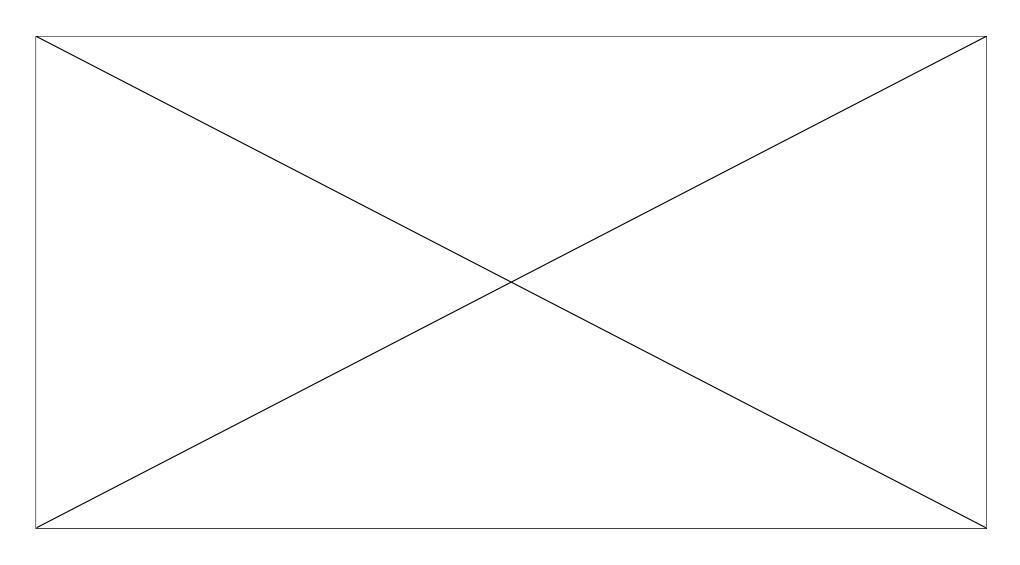
**Opponents** 

- Discourage enrollment
- Scare people off
- Continue to attack

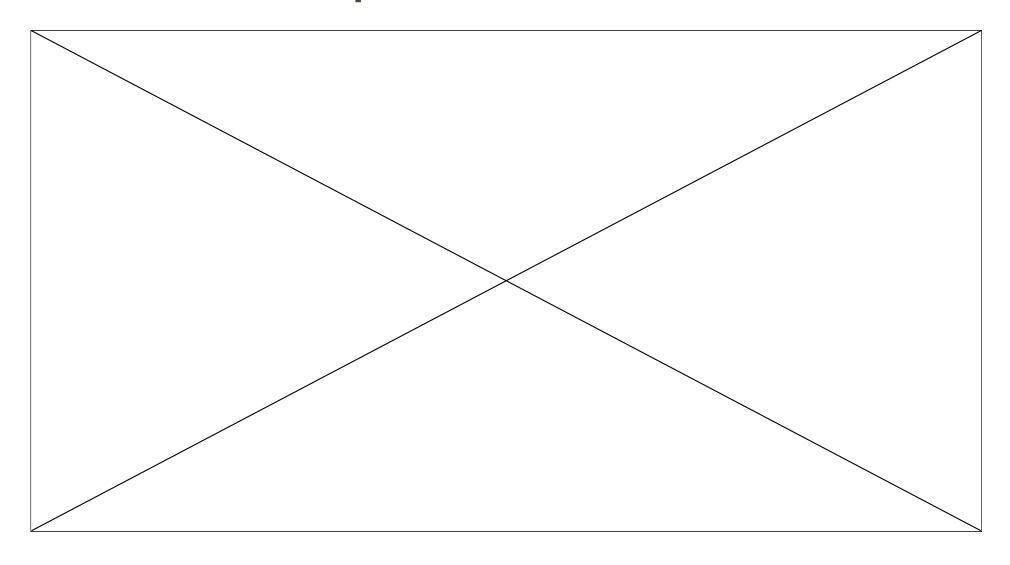


John John John John (Republican)

# Uncle Sam Plays Proctologist



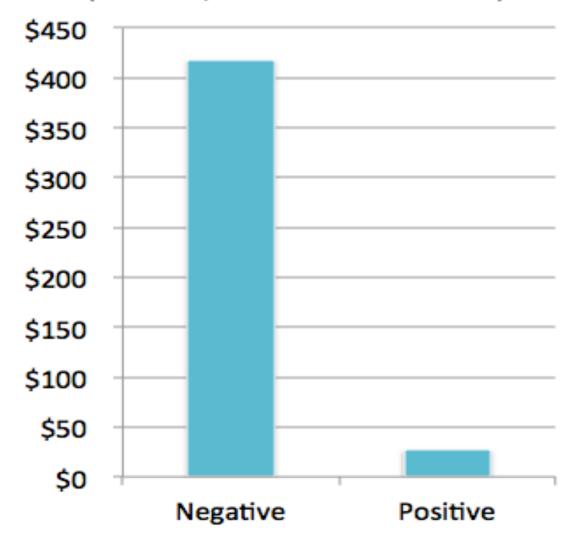
# Meet the Repealicans



### Spending on ACA-Related Political TV Ads

(in millions; data: Kantar Media CMAG)

# It was Not a Fair Fight



# Massive Remobilization Communications Plan in Action

### Key Demographics:

- Young, healthy people
- Latinos
- African Americans
- Women and Moms who could convince their children to enroll
- Many messages overlapped: for example, videos of NBA players appealed to young men, Latinos, African Americans, and women

# **Navigators**

A person-to-person outreach campaign to talk to people in their own communities about the benefits of enrolling in an insurance plan under the **Affordable Care Act** 

TO SHelped bring in those who do not have a personal computer or internet access and those with language barriers

### Navigators

- People or organizations that helped explain the law's new programs.
- They were not insurance brokers and were barred from enrolling people in plans. Instead, they had an educational role of providing "information and services in a fair, accurate and impartial manner"

# Young People

- #GetCovered
- The White House launched a campaign, #GeeksGetCovered, to reach "entrepreneurs, researchers, and graduate and postdoctoral students."
- Thealthcare strike teams" defended the unpopular healthcare law on Twitter using the hashtag
  - Between Two Ferns



Lady Gaga and Pharrell

# Young People- Key Messages

- You can buy health insurance for less than your cell phone or car insurance bill
- The frequency and cost of recreational sports injuries is higher than you might think- "accidents happen."
- Take a look at the website- even if you don't like me (Obama)
- It is easier for people to be healthy if they receive regular checkups
- Many young people qualify for subsidies
- March 31 deadline is approaching

## Latinos

- Obama appeared on "El Bueno, La Mala, y El Feo," March 24, 2014 and Univision "Locura Deportiva," March 17, 2014
- He also held a live-streamed town hall March 8 on Spanish-language television networks, including Telemundo
- Bilingual enrollment counselors, agents, and Service Center representatives

  Spanish-language online enrollment website



Healthcare.gov Spanish portal

# Latinos- Key Messages

- "If you get in an accident or get sick, then the cost of health care without health insurance is so high that either you may not be able to get the treatment you need, or it could end up bankrupting you, losing your home, everything you have, all your savings," Obama warned.
- The insurance being offered is high-quality and affordable
- In addition to the website, you can call the hotline or visit a local clinic to sign up
- Obama adamantly stated on the town hall that personal information Latinos provide in signing up won't be given to immigration officials to deport people

## **African Americans**

 Black community radio- Obama appeared on the Rickey Smiley Morning Show Feb. 7 and the Steve Harvey Morning Show Feb. 13

Michelle Obama conqueteu oz radio interneta proposed president Biden did 20 soverthe same period Videos of NBA players Michelle Obama conducted 82 radio interviews in



NBA player LeBron James

# African Americans- Key Messages

### Key messages:

- 1 in 5 African Americans are uninsured-this results in poor health and finances
- African Americans should stop "braggin about not going to the doctor" said Michelle Obama
- Young men of color need greater access to economic stability and mobility- health care is the foundation for this
- Healthcare.gov offers private- not government- health insurance
- The insurance being offered is high-quality and affordable
- In addition to the website, you can call the hotline or visit a local clinic to sign up

### NBA Videos:

- Lebron James: "You never know when you might take a hit"
- Alonzo Mourning: "Enroll today so you can stay in the game"
- Magic Johnson: "It might sound like magic, but take my word for it, it's real. Protect your health, enroll today."

 Obama appeared on WebMD March 14 and "The Ellen Show" via satellite March 20

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Healthcare.gov twitter ad

# Key Messages- Women and Moms

- Free preventive care --routine mammograms or getting your flu shot for you and your family
- Consumer protections have been put in place that assure that people get a better deal than in the private marketplace.
- Buying insurance from healthcare.gov may be easier and quicker than shopping the private marketplace independently.
- Mothers who have young people who "think they are invincible" should help them sign up because you "never know" what life will throw at you
- Insurance plans give young people a little financial security for a \$100 dollars or less per month (less than cell phone bills)
- Signing their children up will give mothers a little mental security that their children will get decent care

### **VICTORY**

- The White House said more than 8 million people had selected insurance plans through exchanges
  - Almost half of those 47% came in the last month of enrollment and during a special two-week period in April.
  - About 87% of people who signed up through federal health care exchanges were previously uninsured.
- 2.2 million (28%) of were young people, ages 18-34.
- More than 5 million people gained coverage through the Medicaid expansion under the Affordable Care Act.
- Opponents adjusting to reality