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# **Grant Outcomes Report:**

# Open This Envelope and Stay Covered:

A Public Awareness Campaign to Help Chinese-Speaking Immigrants in Queens Maintain Health Insurance Coverage

# **KEY INFORMATION:**

GRANTE

**Public Health Solutions** 

GRANT TITLE

Open This Envelope and Stay Covered

DATES

January 2008–December 2008

**GRANT AMOUNT** 

\$100,000

## I. Executive Summary

One key battle in addressing the number of uninsured is getting people who are eligible for public health insurance programs to enroll in them. Another is keeping them enrolled. Involuntary disenrollment from public health insurance coverage is an ongoing problem for all beneficiaries, but is particularly problematic for Chinese non-English speakers. This grant funded a public awareness campaign to help Chinese beneficiaries recognize re-enrollment materials when they arrived in the mail, understand the materials' importance, and continue their health insurance coverage.

## II. The Problem

Facilitated enrollment—application assistance and eligibility screening based on income and State residency for public health insurance programs—has long been successful in increasing the number of insured individuals in New York. However, "churning," the involuntary disenrollment from health insurance coverage at recertification or renewal, continues to occur, particularly impacting Chinese non-English speakers. An estimated 46% of all public health insurance beneficiaries in New York lose their coverage at recertification; Chinese non-English speakers are 12% more likely to lose their benefits than other groups.¹ One reason for this high rate of disenrollment is non-English speaking beneficiaries' inability to recognize official correspondence from the New York City Human Resources Administration (HRA)—the agency that processes and approves public health insurance applications and renewals. These forms are currently only available in English and Spanish. Not recognizing the renewal envelopes in their mail, many beneficiaries fail to complete required forms, discarding the envelopes unopened. Other beneficiaries put the envelopes aside until they find a translator, thereby missing the recertification deadlines. This language barrier causes many misconceptions about the renewal process, leading to disenrollment.

46% of all public health insurance beneficiaries lose their coverage at recertification in New York State.

<sup>1</sup> Boozang, Patricia, Braslow, Laura, Fiori, Anthony. "Enrollment Churning in Medicaid: Coverage Gaps Undermine the Managed Care System and Continuity of Care for Chronically III Individuals," NYS Coalition of Prepaid Health Services, December 2006. Available online at: http://www.manatthealthsolutions.com/publications/articles/Enrollment\_Churning.pdf.





In 2005, HRA reported that 30% of all public health insurance enrollees in New York City did not return recertification materials, and an additional 25% were denied because they submitted incomplete materials. "Many of these beneficiaries are economically pressed families who work long hours under inflexible conditions and are left with insufficient time to undertake the perceived daunting and lengthy renewal process," said Claire Théroux Oliver, V.P. of Public Health Programs.

## **III. Grant Strategy**

Under this grant, Public Health Solutions used a multi-tiered approach to reduce disenrollments from public health insurance coverage in Chinese-speaking residents of Flushing, New York.

Specifically, Public Health Solutions:

- created an educational media campaign to increase beneficiaries' awareness and understanding of the importance of renewing their coverage in a timely manner;
- · launched a Health Insurance Renewal Hotline;
- translated re-application documents into Chinese languages; and
- initiated community outreach targeted to local retailers, doctors, pharmacies, banks, schools, and houses of worship.

25% of public health insurance renewal applications were denied in 2005 for incomplete information.

## **EXPECTED OUTCOMES:**

AS A RESULT OF THIS PROJECT, PUBLIC HEALTH SOLUTIONS ANTICIPATED THAT:

- 1. New York's Chinese community would have an increased awareness and understanding of the importance of promptly renewing health insurance coverage as well as heightened ability and willingness to complete the re-enrollment materials.
- 2. At least 1,200 public health insurance beneficiaries in Flushing would renew their coverage during the project's timeframe.

### **IV. Grant Activities**

At the start of the grant, Public Health Solutions surveyed the Chinese public health insurance population in Flushing, Queens to elicit its baseline awareness and understanding of public health insurance renewal materials and the importance of renewing coverage. Public Health Solutions learned from this survey that more than half of the 150 Chinese public health insurance beneficiaries interviewed did not know when or how to renew their coverage, even

2 Ibid.

More than 50% of Chinese public health insurance beneficiaries interviewed did not know when or how to renew their converage.





though most had received a renewal notice in the mail. Nearly three-quarters of respondents needed assistance to fill out renewal forms. "The survey results corroborated what we knew anecdotally," said Ms. Théroux Oliver. The survey also provided Public Health Solutions with valuable information about the media preferences of respondents. This information was used to help develop a unique and culturally appropriate media campaign, the major activity of the project.

Public Health Solutions gained the support and buy-in of HRA staff for this project and, as a result, was able to work closely with its Media Director to develop the ad design for "Open This Envelope and Stay Covered." While Public Health Solutions originally planned to contract with an outside media firm, HRA was so interested in the project during initial meetings that it wanted to assume the bigger role of helping to design the campaign.



The final campaign image featured a large picture of the actual renewal envelope held aloft by a smiling Chinese postman, an explanation of its importance, and instructions for clients about how to access the renewal hotline. Multiple Chinese-speaking staff members of Public Health Solutions and HRA, as well as staff of Council Member John Liu who represents the Flushing community, reviewed the design and language to ensure the materials were accurate and culturally appropriate.

Additionally, Public Health Solutions created a Renewal Assistance Hotline with trained Chinese-speaking enrollers who provided direct, one-on-one renewal assistance to public insurance beneficiaries at the existing Flushing Health Insurance Enrollment site.

### V. Challenges

Public Health Solutions proposed translating the forms in the renewal package into Mandarin and Cantonese—the two most common Chinese dialects spoken in the Flushing community. They learned, however, that HRA only has the capability to process renewal applications in English and Spanish; thus, enrollers interpreted the documents for the clients. The funds originally earmarked for translation purposes were redeployed to create more ads and longer run times.

### VI. Results

The campaign was officially launched on May 12, 2008, with an event in the community—something Public Health Solutions was encouraged to do by Council Member

# **FUNDING INITIATIVE:**

# EXPANDING INSURANCE COVERAGE IN NEW YORK STATE

This Request For Proposals was an open call to organizations with ideas for tackling the persistent problem of enrolling uninsured New Yorkers in public coverage and keeping them enrolled, as well as expanding insurance options for individuals not eligible for public coverage. This project addressed the Foundation's goal of targeting enrollment in hard-to-reach New York populations.





Liu's office. Large advertisements were placed in the main subway station, eight nearby bus stops, and six storefronts in downtown Flushing. HN Media tracked residents' exposure to the ads for Public Health Solutions. On a daily basis, more than 340,000 residents were exposed to the subway ads, 785,000 to the bus stop ads, and 2,500 to the storefronts. The ads were placed in two local newspapers—*Sing Tao* and *World Journal*. Weekly circulation rates for these two papers are 50,000 and 81,000 respectively. The ad campaign lasted through the end of November 2008.

In addition to these ad placements, Public Health Solutions distributed 5,000 handouts with the campaign message at doctors' offices, health clinics, libraries, food pantries, corner stores, mental health and drug abuse treatment centers, and other venues in the Flushing community. An additional 2,500 brochures with information in Chinese about Public Health Solutions' health insurance enrollment services were produced and disseminated within the community as part of the educational and outreach strategy of the campaign.

The Renewal Assistance Hotline, a critical element of this project, linked people who saw the ads with a trained, Chinese-speaking health insurance enroller who could answer questions

for public insurance beneficiaries in Flushing. The hotline number was prominently featured on the campaign advertisement and was routed to a cell phone provided to one of its Chinese-speaking enrollers in the Flushing health insurance enrollment site. While Public Health Solutions originally anticipated that 1,300 people would call the hotline or visit the Flushing Health Insurance Enrollment site for assistance with completing the recertification application, data collected by the Flushing enrollers showed that 2,272 people called or visited. The Flushing enrollers' logs showed that half of all individuals who called the renewal hotline had seen the "Open This Envelope and Stay Covered" advertisement in local newspapers, and an equal number saw the poster in one of the outdoor locations.

More than 1,600 public health insurance beneficiaries in Flushing renewed their coverage during the project's timeframe, representing a 65% increase over renewals during the prior year and more than 400 more renewals than they expected as a result of the project. Though these numbers are based on all beneficiaries, Public Health Solutions concluded that the campaign appeared to significantly increase Chinese-speaking public health beneficiaries' awareness of the importance of renewing, and reduced churning in this community.

65%

increase in insurance renewals during the project year representing more than 1,600 public health beneficiaries.







#### VII. Lessons Learned

The Public Health Solutions project demonstrated what seems so evident—it is important, particularly in New York City, to have health insurance enrollment and renewal materials in more languages than English and Spanish. Second, targeted community- and group-specific work are crucial to getting and keeping people enrolled in public health insurance programs. It is important that organizations undertaking this work have an established base of support and trust in a community. The third lesson is a more nuanced factor—the successful relationship between Public Health Solutions and HRA. This is an important lesson for grantmakers in particular. While success would have been possible without a prior relationship, the project may not have been implemented as quickly and completed within the planned timeframe of one year.

Finally, targeted media campaigns work well to increase enrollments and renewals in public health insurance programs, but their success is limited to the time period of the campaign itself. This factor emerged in Flushing as the rate of renewal applications began to decline soon after the end of the grant period. Additionally, while newspaper ads are less costly than subway ads, the project team felt that it was the combination of both that affected people's behavior. Seeing the ads in multiple places reinforced the message for potential renewals. To sustain improvements, media campaigns need to be well funded, carefully designed, aired often, and updated frequently.<sup>3</sup> Finding ongoing funding to support campaigns about public health issues remains a challenge.

2,272
people called the hotline or visited the enrollment site for application assistance.

#### VIII. Future

Public Health Solutions continues to provide telephone and direct, one-on-one health insurance enrollment assistance—including interpretation in Mandarin, Cantonese, and Taishanese—to public insurance beneficiaries in the Flushing community. It also continues to conduct community outreach on a regular basis, but the media campaign itself is not ongoing—Public Health Solutions lacks the funds to continue the campaign on its own.



<sup>3</sup> For more information on public health insurance communication campaigns, see Susan B. Garland. "The *Covering Kids* Communication Campaign," in Stephen L. Isaacs and James R. Knickman. *The Robert Wood Johnson Foundation Anthology: To Improve Health and Health Care, Volume VI.* San Francisco: Jossey-Bass, 2003.





## **BACKGROUND INFORMATION:**

#### **ABOUT THE GRANTEE**

Public Health Solutions is a nonprofit organization that develops, implements, and advocates solutions to prevent disease and improve community health. It conducts comprehensive research on public health issues, creates and manages community health programs, and provides services to organizations to address public health challenges.

Programs address critical public health needs such as maternal and child health, nutrition, access to health insurance, HIV prevention and care, and smoking cessation. Public Health Solutions was founded in 1957 under the name Medical and Health Research Association of New York City to enable the New York City Department of Health and Mental Hygiene and other organizations to conduct health research to inform their work.

Public Health Solutions has a significant presence in Flushing operating a Neighborhood WIC Center there that serves more than 9,000 women, infants, and children, each year. Its health insurance enrollment program also has provided services at this location since its inception in 2001, and it currently serves more than 1,500 public health insurance beneficiaries each year. The surrounding community knows, trusts, and respects this organization.

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