



## Talking Points about the Health Insurance Exchange

### One paragraph description

The Competitive Health Insurance Marketplace\* give consumers more control, quality choices, and better protections when buying insurance. The marketplace is an easy-to-use website, similar to Travelocity or Consumer Reports. It has easy-to-understand information that lets us make real comparisons between plans so that we find the one that best meets our needs and budget. The site is closely monitored to prevent fraud and protect consumers, and members of Congress will be required to get their insurance through this marketplace – giving them the same options as millions of Americans.

*\* Marketplace – in focus groups, this term was preferred over exchange*

### The Big Picture – findings from focus groups and messaging research

- The public remains unaware of changes to buying insurance and the concept of an exchange is not a familiar one. When informed, reaction to the marketplace is extremely positive. People believe this approach will give **consumers** greater **control**, more **choice**, improve **quality**, increase **transparency** and create much needed **competition** in the insurance marketplace.
- The public believes that it is both sensible and doable to give consumers more control when looking for insurance. Knowing it is **voluntary** made them even more receptive.
- Learning that members of Congress will purchase insurance on the marketplace was the “seal of approval” – if members of Congress are part of the marketplace then it must offer quality plans and protections.

### Talking Points

- ✓ **The Competitive Health Insurance Marketplace protects consumers. It has strict standards for insurance companies who want to be on the website. Only policies that meet these standards will be allowed on and there are harsh penalties for those who violate these standards or exaggerate what their policy covers.**
- ✓ **The Competitive Health Insurance Marketplace levels the playing field. It allows individuals and small businesses looking for insurance to join together with others like them to negotiate for group rates and discounts the way larger companies currently do.**
- ✓ **The Competitive Health Insurance Marketplace brings real competition and greater transparency to the insurance industry – this is what will bring down premium costs.**
- ✓ **The law requires that members of congress get their health insurance coverage from the same website, with the same options that regular people and small businesses will have.**

Message polling and research provided by Herndon Alliance and Anzalone Liszt Research



*Working for affordable access to high-quality health care for all Tennesseans*

## **Pro-Active Messaging on the Exchanges**

*In proactive messaging remember to:  
state the problem and how the legislation addresses and solves this problem*

- Millions of Americans and small business owners who had trouble finding affordable health insurance before will now be able to purchase it in a fair marketplace called an exchange – just like the one their Members of Congress use.
- In the exchange, insurance companies will compete to provide the best product at the best price, and tough rules will make sure that every insurance package covers the basics, like annual checkups and preventive medicine.
- The exchange will work a lot like Expedia or Travelocity, but instead of shopping for the best airfares, Americans will be able to compare health insurance plans and buy the one that's the best fit.
- Small businesses will finally have the kind of purchasing power that big businesses have enjoyed to get the best coverage for their employees at a price they can afford. No longer will small businesses have to choose between health care coverage and hiring.
- Hard-working Americans who haven't been able to afford coverage on their own will get sliding scale tax credits, so that they can buy a good quality plan through the exchange.

## **Response to Attacks on the Exchanges**

*In responding to attacks remember to: push back; attack motives; return to core message*

### Attack-

"Americans are now being forced into this exchange. It's a government takeover of our health care and the people don't want it."

### Response-

- Most Americans will keep their insurance that they get through their employer. No one is forcing people who already have insurance into the exchange.
- This is the same tired argument that the opponents of reform use over and over again, and it doesn't make sense because the exchange offers us more choices, greater control over our health care, and more competition to control costs.
- The exchange does exactly what the people want: it forces insurance companies to compete to provide the best product for the lowest cost. It gives small businesses the chance to find affordable coverage for their employees, just like big businesses can. And it makes insurers cover the basics, so that no one who pays good money and thinks they're covered finds out that their plan wasn't good enough. Choice, competition and quality in our health insurance: now that's something we can all get behind.