

Issue 2 - April 2011

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# INCLUSIVE HEALTH



North Carolina Health Insurance Risk Pool, Inc.

## IH Profile: Abby Carter Emanuelson

### To Make it Work – We Have to Work Together

By Mollie Doll, Inclusive Health Communications



From day one, numerous Health Charities advocated to make Inclusive Health a reality in North Carolina. Abby Carter Emanuelson, MPA, Director of Public Policy, National Multiple Sclerosis Society, N.C. Chapters, has been an outspoken and long-time supporter of the idea – calling the high risk pool a ‘necessary safety net’ for all individuals battling pre-existing medical conditions.

But sometimes it takes the perfect storm to make things happen: Emanuelson recalls a letter going to the right person at just the right time that gave the extra boost needed to make Inclusive Health happen several years ago.

“We had a client whose small business had completely shut down. She had MS and her husband had chronic back pain. She started this massive letter writing campaign,” Emanuelson recalls. “One of

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## Partnering with Health Charities in Eastern N.C.

Inclusive Health will participate with several Health Charities in their upcoming events across the state. We will have an informational booth available for questions, information and enrollment at the following events:

### MS Society

Triangle (Raleigh) Walk MS - April 9 at the RBC Center in Raleigh

Fayetteville Walk MS - April 10 at Honeycutt Park in Fayetteville

Greenville Walk MS - April 30 at the Greenville Town Commons

Goldsboro Walk MS - April 30 at Herman Park in Goldsboro

Wilmington Walk MS- April 30 at Greenfield Lake Park in Wilmington

### Autism Society

The Coastal NC Run/Walk for Autism - May 14 at May Fair Shopping Center, Wilmington (8 - 11 a.m.)

The WNC Run/Walk for Autism - Sept. 24, Asheville (9 a.m. - 12 p.m.)

The Triangle Run/Walk for Autism - Oct. 8 at Moore Square, Raleigh (9 am -12 p.m.)

If you have an event where Inclusive Health may distribute information, contact Lisa Gibson at (919) 783-5766 or [Lisa.Gibson@inclusivehealth.org](mailto:Lisa.Gibson@inclusivehealth.org).

## What is Inclusive Health?

The state created Inclusive Health as a more affordable option for individuals with pre-existing medical conditions who lack access to group coverage or other government programs like Medicare or Medicaid. It also covers North Carolinians who have exhausted COBRA and trade displaced workers. We started offering this health insurance, *Inclusive Health - State Option*, in January 2009.

In July 2010, we began administering the new temporary federal high risk pool introduced by the Affordable Care Act known as *Inclusive Health - Federal Option*. It targets individuals who have been without insurance for at least six months and offers monthly premiums that are a third lower than the state option.

## Board Awards Honor Inclusive Health's Active Supporters

There are two primary groups which have been instrumental in helping Inclusive Health grow to over 7,600 members: health charities and insurance agents. In honor of both, the Board of Directors gave awards at its February meeting to show its appreciation.

Our board awarded the AARP's North Carolina chapter with the Inclusive Health 2011 Health Charities Award. State Director Bob Jackson and Mary Bethel, Co-Director of Advocacy, have partnered with us to let their membership know about our programs. The chapter gave Inclusive Health \$4,500 to use for outreach which helped finance with our first television ad campaign.

We would like to also thank the three top agents of 2010 for their diligent work to raise awareness about Inclusive Health and help clients with pre-existing medical conditions learn that they now have a viable option: Michael Osborne Jr., Steven Holtzer and Janelle Schneider.



*Bob Jackson and Mary Bethel accept the Inclusive Health 2011 Health Charities Award on behalf of AARP of North Carolina*

## Inclusive Health Participates in Chronic Disease Awareness Day

As part of the Chronic Disease Awareness Day on March 23 at the N.C. Legislative Building, Inclusive Health participated with about 28 other groups to bring awareness to the cost of Chronic Disease in our state. The groups were raising awareness to ways local agencies in North Carolina are using prevention to keep costs down for chronic diseases.

Annually, chronic diseases – such as heart disease, cancer, stroke and diabetes – are responsible for seven out of 10 deaths among Americans and account for 75 percent of the nation's health spending. Often related to economic, social and physical factors, too many people engage in behaviors – such as tobacco use, poor diet, physical inactivity, and alcohol abuse – that lead to poor health and contribute to chronic disease.

The burden of chronic disease presents a significant public health challenge to North Carolina:

- Over 5 million cases of seven common chronic diseases – cancers, diabetes, heart disease, hypertension, stroke, mental disorders, and pulmonary conditions – were reported in North Carolina in 2003.
- The cost of treating those with chronic disease in North Carolina totaled about \$7.9 billion.
- Chronic diseases resulted in \$32.1 billion in lost productivity and economic costs to North Carolina.

A new focus on prevention will offer North Carolina and the nation the opportunity to not only improve the health of Americans, but also control health care spending. A report from Trust for America's Health entitled Prevention for a Healthier America concluded that investing \$10 per person per year in proven community-based programs that increase physical activity, improve nutrition and prevent the use of tobacco could save the country more than \$16 billion annually within five years.

Legislative Day's message:

An Ounce of Prevention is  
Worth a Pound of Cure

Chronic Disease Costs N.C.  
\$8,356,035,930 annually

Invest in Building a  
Healthier North Carolina

## "You are Insurable": Our Campaign to Let People Know

By Michael Keough, Executive Director, Inclusive Health



I first heard the phrase "You are insurable" used by one of our members to describe Inclusive Health during the filming of our winter tv ads. Janet used it to describe her reaction to being accepted for Inclusive Health coverage after being asked to pay \$2600 a month by a commercial insurer because she has cancer. Her words struck all of us as a simple yet powerful description of the message we want to spread to all North Carolinians with pre-existing conditions.

We have chosen it as the theme of our spring outreach campaign (see page 4). March through May are critical months in this ongoing effort in which we look forward to working with North Carolina's health advocacy community in making sure that no one who needs to hear these words goes wanting. Featuring community events, conference presentations, mailings to health advocacy constituencies and memberships, and a television advertising campaign, we hope to make this happen.

We got off to a good start as a participant in "Chronic Disease Awareness Day" at the North Carolina Legislature on March 23 (see page 2). Inclusive Health is proud to be a sponsor and will man a booth for five MS Society walking events that will be held around the state during April (see front page). The Autism Society is holding three run/walks from May through October where we will also be present to share information and answer questions.

We are working on the legislative front to make this theme a reality for more North Carolinians as well. House Bill 138, sponsored by Representative Jerry Dockham, includes some important changes to the risk pool enabling legislation to improve both affordability and access through the following: (1) allow the pool to expand on our popular Inclusive Health Assist premium subsidy program using our own funds to offer discounted premiums to applicants who earn up to 300 percent of the federal poverty level; (2) authorize the Inclusive Health Board to consider a lower premium range of 135 to 175 percent in setting rates; (3) allow COBRA eligibles to elect risk pool coverage even before they have exhausted their 18 months, when their COBRA premium is higher than the risk pool premium; and (4) reduce the pre-existing condition waiting period for applicants who lack continuous coverage from 12 months to 6 months. HB 138 was approved unanimously on second and third reading in the House and referred to Senate Insurance on March 8.

Thanks as always for your support and assistance in these efforts. Please let us know if there are any upcoming opportunities for us to work with your organization to notify your members about Inclusive Health.

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the letters was opened at (Senator) Patrick Ballantine's office – it just happened that someone in his office had MS."

Legislation ultimately passed creating Inclusive Health in 2009 – and since its creation, Emanuelson has continued to actively promote and raise awareness about the pool's offerings.

"What resonated with me the most with its creation is that if we don't make this work, what assurances do we have on how it will be done down the road?" she said. "The people with pre-existing conditions need to get involved."

It's these North Carolinians who were left behind by traditional insurers, she said, recalling patients who did have insurance often paying upwards of \$25-30,000 in annual health insurance premiums before Inclusive Health was created specifically to serve those with medical issues including Multiple Sclerosis.

Emanuelson continues to support Inclusive Health – offering an in-road to the extensive network of the National Multiple Sclerosis Society here in NC. She's worked with the risk pool to helping with classification of MS medications and has worked to get the program as a sponsor at upcoming MS events (see page 1).

*Last year the National MS Society, NC Chapters received Inclusive Health's first ever award as a top advocate/voluntary health care organization in North Carolina.*



## Inclusive Health Holds Enrollment Events Across the State



*Insurance Agent Kip Godwin (right) explains Inclusive Health program to a potential member at a recent Greenville event.*

In an effort to boost enrollment for Inclusive Health, we have held several enrollment events across the state in conjunction with local insurance agents. At the events, people with pre-existing medical conditions are able to sit down and speak directly with a specially trained agent about their current medical situation and whether or not they have health insurance coverage. They get questions answered privately and can enroll right on-site if they are eligible for Inclusive Health.

"I am always looking for the opportunity to get out of the office and into the community. Health fairs, chamber of commerce meetings, and other community events are great places to promote Inclusive Health," said Kip Godwin, a certified representative with Inclusive Health, who held four separate events and enrolled seven members.

"I have also had success with two-hour

enrollment events at the local hospital, library or community center. These informational sessions give people a chance to meet a licensed agent face-to-face, ask questions, and find out more about Inclusive Health's state and federal options," he added.

The majority of the Enrollment Events are in conjunction with local hospitals, but we have had several successful events at other locations such as the YMCA, local libraries, etc.

If you are interested in setting up an event or if you have a suggested way Inclusive Health can get involved in your community, please call Lisa Gibson at (919) 783-5766.

Please watch the IH website for more locations for the Inclusive Health Enrollment Events at [www.inclusivehealth.org](http://www.inclusivehealth.org).



*Lori Alala (left) of the Western Piedmont Association of Health Underwriters and Lisa Gibson of Inclusive Health welcomed potential applicants at an enrollment event in Hickory.*

### Members Share to Raise Awareness

In February, Inclusive Health asked its members to share their stories about how they came to Inclusive Health. Almost 75 responded with compelling descriptions of how Inclusive Health has made a difference in their lives. Three of those stories were selected as the focus of television ads being aired now through May.

Member testimonials have always been an extremely effective tool in communicating to fellow North Carolinians about the availability and value of our coverage to people with pre-existing conditions. This is our second round of member testimonials. The first, which aired in late 2010, featured the stories of Bonita, George and Janet, Inclusive Health members who were all positively impacted by the coverage provided. These commercials were very effective in helping us grow our membership at a much faster rate than in the past. The new commercials feature the stories of Bev, Guillermo and Reggie - all Federal Option members.

Visit <http://inclusivehealth.org/federaloption/testimonials.htm> to see the new ads!



When I found out about Inclusive Health, everything changed ... I saw the rates – that they were doable! I was like, 'You know what? We CAN do this!'"

Reggie, Raleigh  
Inclusive Health Member