

ENDING SURPRISE BALANCE BILLING

Guiding Questions for Campaign Development



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The Affordable Care Act (ACA) has resulted in millions of Americans getting coverage, but affordability of care continues to be a major concern for many individuals and families. One particular pain point for consumers is the issue of balance billing, which is when providers bill a patient the difference between what they are charging and what the patient's insurance agrees to pay. This practice can result in thousands of dollars in debt for the patient, and often comes as a surprise. For a more detailed policy background on surprise balance billing, please see Community Catalyst's policy brief on the topic, "[*Ending Surprise Balance Billing: Steps to Protect Patients and Reduce Excessive Health Care Costs.*](#)"

This campaign guide provides state advocates with guiding questions to help plan a statewide advocacy campaign to curb balance billing. This tool can be used to inform a balance billing campaign at any stage, but is likely most helpful as advocates build an initial campaign plan and coalition.

Identifying Campaign Goals and Assessing the Political Environment

This section helps you identify campaign goals, interim outcomes and other important political and state environmental factors. Identifying these elements will help your campaign stay focused.

- What balance billing policy change do you want to pursue?
- Why did you choose this issue and what data or evidence do you have to demonstrate that it is a problem in your state? Are there gaps in your state's current protections that need to be filled?
- What is your proposed policy solution's impact on health equity and racial justice? Some health advocacy organizations take an intentional approach in assessing how a proposal will or will not help in advancing their race and health equity goals. You can use this Policy Analysis Framework from the Children's Alliance in Washington State as an example of how to advance this work.
- What are the short, medium and long-term goals of your campaign? Do you want to increase public awareness, get a version of your bill passed out of a legislative committee or do you want to ensure comprehensive regulations are put in place by a state agency?

Assessing your Political Environment

- What is the magnitude of balance billing issues in your state currently? To assess this, you could urge your state legislature or insurance commissioner to establish a study committee to assess the costs of balance billing.
- What is your state's political and health care reform landscape around balance billing and network adequacy issues? Your state political environment may shape the scope of policies on which you can focus. While you may not be able to pursue a single comprehensive bill, you could take a small step in areas that have a path to victory (i.e. accuracy of provider directories, prohibiting balance billing in emergency settings, strengthening network adequacy standards).

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- Is there an appetite to address your policy change among coalition members, grassroots supporters and/or policymakers?
- Where does your campaign stand now? If you are launching a brand new campaign, what do you need to do to raise awareness and gather support? If you are continuing work from previous years, what do you need to do to rebuild momentum?

Path to Victory

- Who are the key decision makers on your proposed policy solution (i.e. who can give you what you want and how can they give it to you)? Start broad, but get specific. For example, one of your targets might be a state agency, but who exactly within the agency is the key decision maker on your issue?
- What will convince your targets to support or champion your issue? You can use the policymaker analysis table below to help map your decision makers and consider what would move them to support your goals.
 - Who is your opposition? Why do they oppose your proposal? How much power do they have?
 - Who is the best messenger to reach your key targets and decision makers?
 - What “peaks” or interim wins can you identify throughout the lifecycle of your campaign? Examples of possible “peaks” include getting five or more groups to be part of your coalition, securing a bill sponsor or hosting a press conference at the beginning of legislative session.

Table C. Policymaker analysis (DOI, legislature or specific legislators, governors, etc.)

Policymaker	Current relationship to them	Are they a current or potential champion?	How they can be moved to support your campaign	Challenges or opportunities you foresee in engaging this stakeholder (strong ties with industry, elections)



Mapping out Strategy and Campaign Elements

This section helps you plan the various elements of a well-rounded campaign, including grassroots organizing, coalition building, communications, policy analysis and stakeholder engagement.

Grassroots Organizing

Understanding the challenges consumers face with balance billing is key to advancing your campaign goals. Balance billing practices can affect anyone, no matter what kind of health insurance they have. However, the impact of a balance bill could disproportionately harm low- and moderate-income families that have a harder time paying an unexpected health care bill, which could leave them with potentially devastating medical debt. (You can learn more about who is impacted by medical debt here.) Your partners and grassroots supporters should reflect and amplify the voices of these communities.

- What are some actions and steps you can take to build your grassroots capacity around the balance billing issue you hope to address?
- Are there new or existing partners, or other groups to engage with, who can help to build an active grassroots network?
- Are there key legislative districts that might be particularly important to move your policy proposal forward?
- What are some strategies to engage consumers and community members, and specifically, consumers from underserved communities, around your proposal?

Coalition-Building and Stakeholder Alliances

A strong, broad-based coalition will help bring an array of expertise and experience to your campaign, as well as relationships and other resources to the collective effort.

Name of group	Capacities they offer (policy, grassroots, communications, etc.);	Status of current relationship between you and group	Relationship to other stakeholders	Interest in your policy proposal

- Are there groups in your state already working on balance billing issues? If so, how can you support or coordinate with those efforts?

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- Are there groups that are knowledgeable about affordability issues that consumers face (i.e. navigators, voluntary disease organizations) that you could partner with?
- Will you create a new coalition or expand an existing one? What would be your main coalition engagement strategies?
- Who are potential partners that are not currently engaged in this issue that you could invite to join your coalition?
- What opportunities are there to collaborate with stakeholders (providers, hospitals, insurers, businesses)? You can use the table below to map out the stakeholders who could be part of your campaign to limit balance billing.

Table B. Stakeholder Groups (providers, hospitals, insurers, business, etc.)

Name of stakeholder group	What they have to offer/ what is their stake or policy interest	Status of current relationship between you and group. Would you invite them to your coalition?	Relationship to other stakeholders	Level of resources and power

Messaging and Communications

- Think about your target audiences and stakeholders and how your messages will reach them. Craft a tailored message to your different audiences and identify effective messengers to deliver your key messages.
- Who are your audiences and how will you present your message to each audience? For example, your messaging to urge legislators to support a consumer-oriented bill would differ from messaging to educate consumers. Make sure to also consider the ranges of experiences of consumers around this issue and how that could influence your messaging (level of interaction with health system, income level, health literacy, etc.).
- Are there other key messengers that will be helpful to your campaign besides health care advocates, such as consumers, providers or small business owners?
- How you can lift up consumers' stories to the media? There has been a groundswell of media engagement around this policy issue in recent years.
- What other communication action plans could you take (i.e. op-eds and LTEs, social

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media content, newsletter contents, gathering stories, developing factsheets and other key documents)?
When and who will execute these actions?

Policy Analysis

Policy analysis of network adequacy issues and subsequent deliverables can provide concrete evidence and a clear platform to help advance your policy goals. Below is a policy framework to think about the types of policy analysis you can do within the bounds of your available resources and capacity. You can adjust the table to your needs.

Methods to assess the problem	What groups will you engage in to complete this work, if any?	Do you have the capacity and resources to complete this activity?	When and how will you disseminate the results, if applicable?
Review complaint data			
Collect consumer stories			
Conduct consumer survey			
Methods to assess existing state policies			
Compare existing state policies with strong laws from states such as NY, CA, NJ and FL			
Review existing state laws and regulations			
Disseminating your policy platform			
Consumer and coalition principles			
Policy papers or fact sheets			
Public education through media engagement, grassroots organizing or social media			

This resource was adapted from a guide originally authored by Amber Ma, former Policy Analyst at Community Catalyst.