

## **CCHI Member Communications Digest 2-27-13 Rate Review**

This is Issue #24 of our Communications Digest. In this issue, we will address how [rate review](#) is working to keep health insurance rates down in Colorado and nationwide. As always, please send us your feedback so that we can continue to make this resource as useful as possible.

### **Rate Review is Sexy! – Public Will Building Framework:**

This is a messaging guide about how rate review is working to keep health insurance rates down.

**Value Message:** You should be able to get the care you need to stay healthy without unpredictable costs. Rate review helps hold insurers accountable and prevent unreasonable rate hikes, keeping your insurance costs down.

**Barrier Message:** Decisions about your health are too important to be left solely to others. Coloradans like you are speaking up about unreasonable health insurance rate hikes, and how we can use rate review to stop them.

**Ask Message:** Your voice matters! Tell the Division of Insurance why making health insurance rates more affordable is important to you!

**Vision Message:** Getting the care you need, when you need it isn't too much to ask. Rate review helps keep health insurance rates down so that Colorado families can afford quality coverage.

**Sample Tweets:** We are using the hashtags #cohealth, #thanksobamacare and #ratereview to indicate tweets about how rate review is keeping insurance costs down in Colorado.

#ACA helps fight unreasonable health insurance rate hikes so Coloradans get the care they need! <http://wapo.st/XtVoOW> #thanksobamacare

Does requiring insurers to submit rate increases for review sound boring? Not so. #RateReview is sexy(and saves you \$)<http://bit.ly/R1iJKk>

Take your voice heard! Tell us why keeping insurance rates down is important to you!<http://bit.ly/MPFEBI> #RateReview #cohealth

Getting the care you need isn't too much to ask-Learn how #RateReview helps keep health insurance affordable in CO <http://bit.ly/YWhpap>

The number of big health insurance rate hikes is dropping thanks to #RateReview and the #ACA <http://wapo.st/XtVoOW> #thanksobamacare

Think #RateReview is boring? It saved CO consumers more than \$11 M last

year <http://bit.ly/R1iJKk> Now that's sexy #cohealth

You should be able to get care you need w/out unpredictable costs like huge insurance rate hikes-#RateReview can help <http://bit.ly/YWhpap>

Fed up w/ huge health insurance rate hikes? You can do something about it-Get answers or file a complaint <http://1.usa.gov/X98jtb> #RateReview

### **Sample Facebook Posts**

You should be able to get the care you need without unpredictable costs- like huge health insurance rate increases. These increases are on the decline nationally thanks to Obamacare <http://wapo.st/XtVoOW> ,but Colorado is taking consumer protection even further. Our rate review process allows the Division of Insurance to reject unreasonable rate hikes, and it saved consumers over \$11 million last year! Learn more: <http://bit.ly/R1iJKk>

Are you tired of big health insurance rate hikes? Make your voice heard, and submit comments on a rate increase: <http://1.usa.gov/ZH2kOG>. Colorado has the power to reject unreasonable rate increases and help keep insurance costs down. Getting the care you need- at an affordable price- isn't too much to ask. Together we can move our state toward this commonsense goal.

### **Relevant News Clips and Sources**

Below, we have listed all the sources used in the above sample tweets and posts, as well as other resources you may find relevant to your communications activities.)

[The Denver Post: Colorado Gains Power, Resources to Reject Infuriating Premium Hikes:](#) an article on Colorado's rate review process, and what it means for consumers.

[The Washington Post: Big Health Insurance Rate Hikes Are Plummeting:](#) an article on how Obamacare's rate review provision is saving consumers money nationwide.

[Newsday:Health Insurance Premium Increases Drop Since 2009, Report Shows:](#) another article on the national benefits of rate review.

[CCHI: Controlling Insurance Costs:](#) our page on national and state rate review.

[CCHI: Rate Review: Saving You From Double Digit Increases:](#) Matt's blog on why rate review is important.

[Department of Insurance: Online Search Engine for Rate Filings:](#) search for a rate increase, and submit comments!

[Department of Insurance: Email and Notifications:](#) sign up to be notified of rate filings that are relevant to you.

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