In January 2014, the state of Arkansas launched the Arkansas Health Care Independence Program (AHCIP), also known as the Private Option. AHCIP is a unique alternative to Medicaid expansion that uses Medicaid funds to purchase private insurance coverage for adults ages 18-64 whose incomes are up to 138 percent of the Federal Poverty Level (FPL).

The Arkansas General Assembly passed legislation to add voluntary Health Independence Accounts (HIAs) to AHCIP beginning in January 2015. The HIAs are limited to AHCIP enrollees whose incomes are 100 percent to 138 percent FPL. HIA enrollees pay a monthly contribution, based on the enrollee’s income, and all of their eligible co-pays are covered through an HIA card similar to a debit card. An added incentive is that enrollees can receive up to $200 to be applied toward health insurance premiums if their incomes rise above 138 percent FPL.

DataPath Administrative Services was selected by Arkansas Medicaid to be the third-party administrator for the HIA program. In addition to handling the financial administration of the program, DataPath was responsible for educating enrollees, health care providers and insurance brokers about the program and provider customer support.

Three factors complicated execution of the education effort: 1) DataPath had three months to develop materials and roll out the campaign; 2) Legislation prohibited the use of state funds to advertise AHCIP, and by extension, the HIA.
program; and 3) The majority of the target population has low health literacy and no experience navigating health insurance.

**SOLUTION**

The name MyIndyCard was selected for the program by Arkansas Medicaid. DataPath contracted with the Arkansas Foundation for Medical Care (AFMC) to brand and develop MyIndyCard program education materials for enrollees, providers and brokers that are easy to read and understand. AFMC produced the following materials:

- Introductory letter for enrollees about the program
- 16-page user guide
- Pocket quick-start guide
- Enrollee one-page flier
- MyIndyCard website
- One-minute video to introduce the program
- Business card-sized resource card for health care providers and insurance brokers with customer service contact information
- Informational webinar for health care providers
- Informational webinar for insurance brokers
- Frequently asked questions
- Infographic about the program

All materials for enrollees were written at the sixth grade reading level, and the user guide was pretested with representatives from the target audience or those who worked with the target audience on obtaining services such as Medicaid and WIC to ensure readability.

**RESULTS**

More than 40,000 introductory letters, user guides and pocket quick start guides were distributed to eligible enrollees along with the MyIndyCard. As of March 2015, 21 percent of the MyIndyCards issued have been activated and 41 percent of the activated account holders have made contributions. More than $87,000 of co-pays have been covered by MyIndyCard in the program’s first 10 weeks. DataPath’s customer service call center received 10,883 calls, an average of 209 calls per day.

Almost 400 health care providers and 111 insurance brokers attended the informational webinars hosted by AFMC, and the video received 1,187 views.

Strict adherence to AFMC’s project management principles ensured that all deadlines were met and that the project was within budget.

To view the video and other program materials, visit myindycard.org.