Covering Health Insurance

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Health Insurance is About People
(Even though it’s big and complicated)
People Want to Talk About Health Insurance Problems

Get to know the statistics and trends, then humanize the data

- Profile a family that’s living with high-deductible coverage
- Find people through social media
- Profile someone who’s struggling to pay for prescriptions
- Go to the parking lot of a conventional or retail clinic
- Find ACA “Navigators,” and insurance brokers who have ears to the ground
Get to Know a Health System

- Hospitals are everywhere
- Find a reputable health system
- Get to know them by profiling something they’re proud of
- Maintain the relationship to dig in on bigger, more important stories after trust is established
Government Programs

- They’re all executed locally
- Befriend a bureaucrat – where do they see unrealized opportunity/waste?
- Find public program recipients – what are they struggling with?
Don’t Avoid the (complicated) Paperwork

- Health insurance companies are highly regulated
- Their government filings for proposed rate increases are full of useful information and they’re not as complicated as they first appear
- So too are filings released by the National Association of Insurance Commissioners
Watch for Innovation

• How are providers making care more convenient and less expensive?
• What are health systems doing to keep people out of the hospital?
• What are chronic care management trends?