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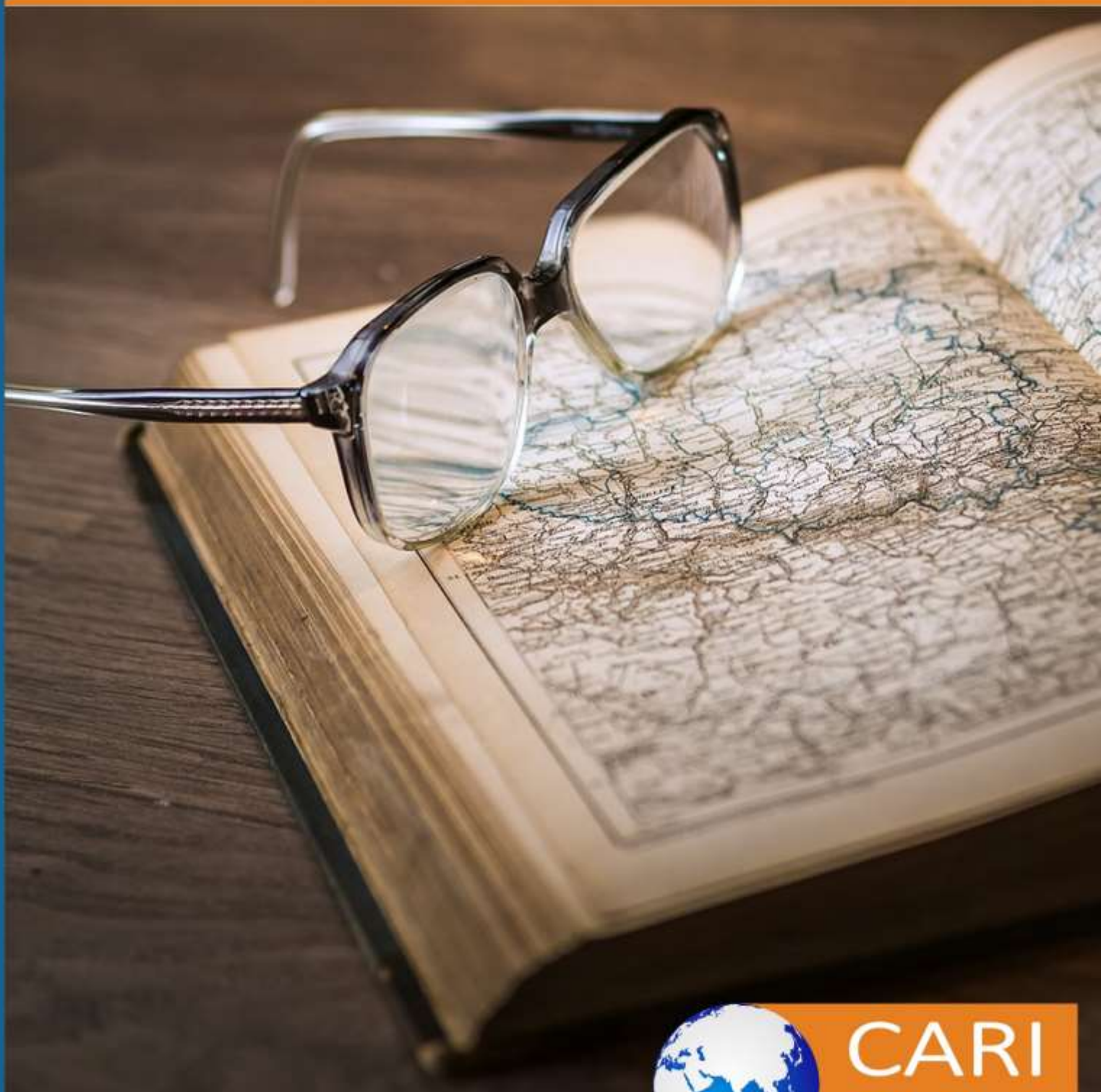
(IJHSS)Multimodal Representation of Health Insurance Policy in Vietnamese and U.S. Media: An Illustrative Comparative Analysis



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Multimodal Representation of Health Insurance Policy in Vietnamese and U.S. Media: An Illustrative Comparative Analysis

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Abstract

Purpose: This paper addresses the gap in cross-cultural analysis of health policy communication by proposing a multimodal analytical framework for examining how health insurance policy is represented in Vietnamese and U.S. mainstream media. Despite the critical role of media in shaping public understanding of complex health policies, existing research lacks systematic frameworks for comparing multimodal discourse across culturally distinct media systems.

Methodology: This study employs a qualitative conceptual approach, integrating Kress and van Leeuwen's Visual Grammar, Entman's Framing Theory, and Halliday's Systemic Functional Linguistics to develop a four-dimensional analytical framework. The framework's utility is demonstrated through illustrative case analysis of two representative media texts: VnExpress's coverage of Vietnam's health insurance reform roadmap (December 2025) and CNN's report on U.S. Affordable Care Act premium increases (November 2025). Analysis examines linguistic choices, visual strategies, multimodal integration patterns, and cultural-ideological positioning.

Findings: The illustrative analysis reveals fundamental differences in representation strategies. This Vietnamese media employs institution-centered framing with hierarchical multimodal integration, emphasizing governmental planning and collective welfare. U.S. media utilizes individual-centered framing with narrative multimodal integration, foregrounding personal hardship and political conflict. These patterns reflect distinct political economies, media systems, and cultural values regarding state responsibility versus individual autonomy.

Unique Contribution to Theory, Practice and Policy: For theory, this framework extends multimodal discourse analysis to health policy communication and offers preliminary analytical tools for cross-cultural comparison of Vietnamese and U.S. media representations, potentially informing future large-scale empirical studies. For practice, the framework suggests directions for developing culturally appropriate health communication strategies; journalists and health communicators may draw insights from the comparative analysis to adapt messaging approaches. For policy, the framework contributes to understanding how health policy communication varies across cultures, which may inform future research on designing culturally tailored campaigns that enhance health literacy and policy transparency.

Keywords: *Multimodal Discourse Analysis, Health Insurance Policy, Media Representation, Vietnamese Media, U.S. Media, Cross-Cultural Communication*

1. Introduction

Health insurance policy represents one of the most complex and consequential areas of public policy globally, directly affecting billions of people's access to healthcare and financial security. How these policies are communicated to the public through mainstream media significantly shapes citizen understanding, political engagement, and health-seeking behaviors (Gollust et al., 2019). Yet despite the critical importance of effective health policy communication, scholarly understanding of how media represents these policies across different cultural contexts remains limited.

This gap is particularly evident in comparative studies between developing and developed nations with fundamentally different healthcare systems and media environments. As Luong (2022) observes, Vietnamese media operates within a system in which news organizations remain closely aligned with Party-state institutions, with editorial independence shaped by regulatory and ideological oversight. In contrast, the United States operates within a predominantly market-based, multi-payer healthcare system in which private insurance plays a central role alongside public programs such as Medicare and Medicaid. Despite allocating a substantially higher share of GDP to health care than other high-income countries, the U.S. demonstrates comparatively weaker population health outcomes and greater access disparities (Tikkanen & Abrams, 2020). These structural differences in media governance and healthcare financing provide distinct institutional contexts that shape how health insurance policy is communicated and represented in each country.

Existing research on health policy communication suffers from three primary limitations. First, most studies focus on textual analysis alone, neglecting the increasingly visual and multimodal nature of contemporary media (Machin & Mayr, 2012). Second, cross-cultural comparisons remain rare, with most research confined to single-country contexts (Bardhan & Weaver, 2011). Third, systematic analytical frameworks for comparing multimodal health policy discourse across cultures are notably absent from the literature.

This paper addresses these gaps by developing a comprehensive analytical framework for examining multimodal representation of health insurance policy in cross-cultural media contexts. The framework integrates three established theoretical traditions: Kress and van Leeuwen's (2006) Visual Grammar for analyzing visual semiotic resources, Entman's (1993) Framing Theory for understanding how issues are defined and interpreted, and Halliday's (1985) Systemic Functional Linguistics for examining language choices. By synthesizing these approaches, this study provides researchers and practitioners with systematic tools for analyzing how health policies are communicated across distinct cultural and media systems.

This study develops a four-dimensional analytical framework for examining the multimodal representation of health insurance policy in cross-cultural media contexts. By integrating visual grammar, framing theory, and systemic functional linguistics, the framework offers a systematic approach for comparative analysis across distinct media and institutional environments. The

empirical illustrations from Vietnamese and U.S. media serve to demonstrate the framework's analytical utility rather than to provide exhaustive generalizations.

2. Literature Review

2.1. Theoretical Foundations

2.1.1. Multimodal Discourse Analysis

Multimodal Discourse Analysis (MDA) examines how meaning is constructed through the orchestration of multiple semiotic resources including language, images, layout, color, and typography (Kress & van Leeuwen, 2006; O'Halloran, 2011). This approach recognizes that contemporary communication, particularly in digital media environments, increasingly relies on the integration of verbal and visual modes to construct meaning.

Kress and van Leeuwen's (2006) foundational framework, Reading Images: The Grammar of Visual Design, provides systematic tools for analyzing visual communication. Their approach identifies three metafunctions of visual images parallel to Halliday's (1985) linguistic functions: representational (what is depicted), interactive (relationship between image and viewer), and compositional (how elements are arranged to create meaning). Representational structures distinguish between narrative images (depicting actions and processes) and conceptual images (classifying and analyzing). Interactive meaning is constructed through gaze, angle, and distance, which position viewers in particular relationships to depicted subjects. Compositional meaning emerges from information value (placement of elements), salience (visual prominence), and framing (connection or separation of elements).

In health communication contexts, multimodal analysis has revealed how linguistic and visual choices shape public understanding of medical information (Lupton, 2014; Seale, 2003). However, most existing studies focus on patient education materials, pharmaceutical advertising, or doctor-patient interaction rather than policy communication in news media.

2.1.2. Framing Theory in Media Studies

Framing theory, articulated by Entman (1993), explains how media selectively emphasize certain aspects of reality while obscuring others, thereby influencing how audiences interpret issues. Frames perform four functions: they define problems, diagnose causes, make moral judgments, and suggest remedies. In health policy contexts, how an issue is framed—as a public health crisis, economic burden, individual right, or governmental responsibility—fundamentally shapes political discourse and policy outcomes (Gollust et al., 2018; Niederdeppe et al., 2013).

Research on health policy framing has identified common frames in U.S. media: the 'personal responsibility' frame emphasizes individual behavioral choices, while the 'social determinants' frame highlights structural factors affecting health outcomes (Gollust et al., 2009). Comparative research suggests that media in different political systems employ systematically

different frames when covering the same health issues (Vasterman & Ruigrok, 2013), though cross-cultural comparisons remain limited.

2.1.3. Systemic Functional Linguistics

Halliday's (1985) Systemic Functional Linguistics (SFL) provides tools for analyzing how linguistic choices construct meaning. Three metafunctions operate simultaneously in all language use: ideational (representing experience), interpersonal (enacting social relationships), and textual (organizing information). For policy analysis, transitivity patterns (who does what to whom) reveal how agency and responsibility are attributed. Modality (expressions of certainty, obligation, and probability) indicates authority and commitment. Thematic structure (what comes first in clauses) shows information prioritization.

SFL has been productively applied to political discourse analysis (Fairclough, 2003; van Dijk, 2008) and health communication (Nwogu, 1997), demonstrating how linguistic choices in policy texts construct particular ideological positions. However, applications to cross-cultural health policy media representation remain sparse.

2.2. Empirical Literature on Health Policy Media Representation

Existing research on media coverage of health insurance focuses predominantly on U.S. Affordable Care Act (ACA) debates. Studies document how news framing emphasized political conflict over policy details, with local television news coverage focusing on partisan disagreement rather than substantive consumer information during the critical first enrollment period (Gollust et al., 2017). Media messaging about the ACA created a complex and competitive information environment, with abundant partisan cues contributing to crystallized political polarization around the law (Fowler et al., 2017). Visual analysis of ACA coverage reveals systematic patterns in photographic choices, with supporters depicted in active, empowered poses while opponents appear confrontational (Coleman et al., 2011).

Research on health insurance coverage in other national contexts remains more limited. Studies of European health systems suggest that media in countries with universal coverage frames health insurance as a citizenship right rather than market commodity (Thomson et al., 2016). Research on Vietnamese media operates within the context of a "media system in transition" (Nguyen & Lugo-Ocando, 2016), characterized by gradual market liberalization within continued Communist Party oversight. However, systematic analysis of how Vietnamese media represents health policy remains underdeveloped, with existing scholarship focusing on broader media system characteristics rather than health insurance policy communication specifically (Nguyen-Thu, 2018).

Comparative media research demonstrates that cultural values shape health communication strategies, with collectivist cultures emphasizing community responsibility and individualist cultures foregrounding personal choice (Dutta-Bergman, 2005; Kreps & Sparks, 2008). However,

systematic cross-cultural analysis of health policy media representation using multimodal frameworks remains absent.

2.3. Research Gap

The literature review reveals a significant gap: while multimodal discourse analysis, framing theory, and cross-cultural communication research have developed separately, they have rarely been integrated to analyze health insurance policy representation in cross-cultural media contexts. This paper addresses these gaps by developing an integrated analytical framework and demonstrating its utility through illustrative case comparison.

3. Analytical Framework

This section presents a four-dimensional framework for analyzing multimodal representation of health insurance policy in cross-cultural media contexts. The framework synthesizes insights from multimodal discourse analysis, framing theory, and systemic functional linguistics to provide researchers with systematic tools for examining how linguistic choices, visual strategies, and their integration construct meaning about complex health policies.

3.1. Framework Overview

The proposed framework examines four interconnected dimensions:

- *Dimension 1:* Linguistic Analysis – Examines word choices, grammatical patterns, and textual organization
- *Dimension 2:* Visual Analysis – Analyzes photographic choices, composition, and semiotic resources
- *Dimension 3:* Multimodal Integration – Explores how text and images work together to construct meaning
- *Dimension 4:* Cultural-Contextual Analysis – Interprets patterns within specific political, economic, and media system contexts

These dimensions are not hierarchical but mutually constitutive, operating simultaneously to construct media representations. Analyzing all four dimensions enables comprehensive understanding of how health policies are communicated across cultural contexts.

Table 1. Four-Dimensional Analytical Framework for Multimodal Health Policy Analysis

Dimension	Analytical Focus	Key Analytical Questions
Linguistic Analysis	Lexical choices, transitivity, modality	How are actors, actions, and responsibilities linguistically constructed?
Visual Analysis	Representational, interactive, compositional meanings	What visual strategies are used to depict policy, actors, and impacts?
Multimodal Integration	Text–image relationships	How do linguistic and visual modes interact to construct meaning?
Cultural-Contextual Analysis	Media system, healthcare system, cultural values	How do political, cultural, and institutional contexts shape representation patterns?

3.2. Dimension 1: Linguistic Analysis

This dimension draws primarily on Systemic Functional Linguistics to examine how language choices construct representations of health insurance policy. Analysis focuses on three areas:

3.2.1. Lexical Choices

Researchers identify and categorize key terminology used to describe policies, actors, and impacts. Relevant analytical questions include:

What terms are used to describe the health insurance system (e.g., "coverage," "care," "benefits," "entitlement")?

How are policy changes characterized (e.g., "reform," "expansion," "cuts," "crisis")?

What adjectives modify policy actors (e.g., "vulnerable," "uninsured," "taxpayers")?

Are technical policy terms explained or assumed understood?

Systematic documentation of lexical patterns reveals underlying value orientations. For example, frequent use of market terminology ("consumers," "choice," "competition") versus social welfare language ("solidarity," "universal access," "equity") signals different ideological frameworks.

3.2.2. Transitivity Patterns

Transitivity analysis examines who does what to whom, revealing agency attribution and responsibility framing. Key analytical steps include:

- Identify actors (who performs actions) and affected parties (who experiences consequences)
- Classify process types: material (physical actions), mental (cognition/emotion), verbal (communication), relational (states of being)
- Examine passive constructions that obscure agency
- Note nominalization that transforms actions into abstract nouns

For example, "The government implemented universal coverage" versus "Universal coverage was achieved" assigns agency differently. "Reform failure" (nominalization) obscures who failed to reform.

3.2.3. Modality

Modality analysis examines expressions of certainty, obligation, and possibility, revealing power relations and epistemic stance. Researchers code:

- *Certainty markers:* "will," "must," "definitely" (high) versus "might," "could," "possibly" (low)
- *Obligation markers:* "should," "need to," "required"
- *Authority sources:* direct quotes, statistical citations, expert attribution

High certainty language in government sources versus uncertainty language describing policy impacts indicates power asymmetries.

3.3. Dimension 2: Visual Analysis

Drawing on Kress and van Leeuwen's (2006) Visual Grammar, this dimension analyzes photographic and graphic elements. Analysis examines three metafunctions:

3.3.1. Representational Meaning

This analyzes what is depicted and how:

Narrative structures (action-oriented):

- What actions are shown? Who performs them?
- Are subjects depicted actively engaged or passively receiving?
- What settings contextualize the action?

Conceptual structures (classificatory):

- What categories of people/objects are shown?
- How are they arranged to show relationships?
- What attributes are emphasized through visual prominence?

For health insurance coverage, narrative images might show doctor-patient interactions, enrollment processes, or protests. Conceptual images might display insurance cards, policy diagrams, or comparative charts.

3.3.2. Interactive Meaning

This examines viewer-image relationships through:

Gaze:

- Direct gaze (subjects look at camera) creates demand, engaging viewers emotionally

- Indirect gaze (subjects look elsewhere) positions viewers as observers
- Absence of human subjects eliminates interpersonal dimension

Angle:

- Eye-level creates equality and identification
- High angle (looking down) suggests power over subject
- Low angle (looking up) suggests subject power

Distance:

- Close-up creates intimacy and emotional connection
- Medium shot balances personal and social distance
- Long shot emphasizes context over individual

For example, close-up photos of individual insurance enrollees with direct gaze create identification and emotional appeal, while distant institutional shots emphasize systemic perspective.

3.3.3. Compositional Meaning

This analyzes visual organization:

Information Value (placement significance):

- Top = ideal, generalized; Bottom = real, specific
- Left = given, known; Right = new information
- Center = nucleus; Margins = subordinate

Salience (visual prominence):

- Size, color contrast, sharpness determine attention
- Foregrounding versus backgrounding

Framing (connection/separation):

- Strong framelines separate elements (independence)
- Weak or absent framelines connect elements (unity)

3.4. Dimension 3: Multimodal Integration

This dimension examines how linguistic and visual modes work together. Integration patterns include:

3.4.1. Intersemiotic Relationships

Drawing on Royce's (2007) intersemiotic complementarity, researchers analyze:

- *Repetition:* Image and text convey identical information (redundancy for emphasis)

- *Complementarity:* Image and text provide different but related information (mutual enhancement)
- *Contradiction:* Image and text convey conflicting messages (irony or tension)
- *Elaboration:* One mode provides specific details for the other's general statement
- *Extension:* One mode adds new information not present in the other

3.4.2. Integration Patterns

Researchers identify dominant integration strategies:

- *Hierarchical Integration:* One mode dominates while the other supports (e.g., text-primary with illustrative images)
- *Balanced Integration:* Text and images carry equal weight and interdependence
- *Narrative Integration:* Images and text alternate to construct story progression

3.5. Dimension 4: Cultural-Contextual Analysis

This dimension interprets patterns identified in Dimensions 1-3 within specific political-economic and media system contexts. Analysis considers:

3.5.1. Media System Context

- *Ownership structure:* State, commercial, mixed
- *Regulatory framework:* Freedom of press, censorship, content regulations
- *Professional norms:* Objectivity standards, advocacy journalism, development journalism
- *Economic model:* Advertising-dependent, subscription, state-funded

3.5.2. Healthcare System Context

- *Financing model:* Universal coverage, market-based, mixed systems
- *Ideological framework:* Health as right versus commodity
- *Historical development:* Path dependencies, reform trajectories
- *Coverage rates:* Insured/uninsured population proportions

3.5.3. Cultural Values

Cultural dimensions frameworks (such as Hofstede, 2001) may serve as interpretive lenses for understanding representation differences:

- *Individualism/Collectivism:* Personal responsibility versus collective solidarity
- *Power distance:* Acceptance of hierarchical authority
- *Uncertainty avoidance:* Preference for stability versus change
- *Trust in institutions:* Public confidence in government, healthcare systems

3.6. Framework Application Protocol

Researchers apply this framework through six steps:

- *Step 1:* Sample selection (define corpus, sampling criteria, time period)
- *Step 2:* Linguistic analysis (code lexical choices, transitivity, modality)
- *Step 3:* Visual analysis (code representational, interactive, compositional features)
- *Step 4:* Integration analysis (identify intersemiotic relationships and patterns)
- *Step 5:* Cultural-contextual interpretation (situate patterns within system contexts)
- *Step 6:* Cross-cultural comparison (identify similarities and differences, explain variations)

For illustrative purposes, this paper demonstrates framework application through in-depth analysis of two representative cases rather than comprehensive systematic sampling.

4. Methodology

4.1. Research Design

This study employs a qualitative conceptual approach with illustrative case analysis. The primary goal is to develop and demonstrate an analytical framework rather than to generate comprehensive empirical findings about Vietnamese and U.S. media representation patterns. This methodological choice reflects the early stage of systematic cross-cultural research on multimodal health policy communication.

The research design follows established precedents in conceptual framework development (Jabareen, 2009), where researchers propose theoretical tools and demonstrate their utility through carefully selected illustrative examples before conducting large-scale empirical studies. This approach is particularly appropriate when existing analytical frameworks are inadequate for emerging research questions.

4.2. Case Selection Criteria

To demonstrate the framework's utility, I selected two media texts that meet the following criteria:

- *Recency:* Published in 2024-2025 to ensure contemporary relevance
- *Significance:* Cover major health insurance policy reforms with broad societal impact
- *Prominence:* Published by mainstream, high-circulation media outlets
- *Multimodal richness:* Include both substantial textual coverage and photographic elements
- *Accessibility:* Publicly available online for verification
- *Comparability:* Cover analogous policy domains (health insurance reform/change)

These criteria ensure that selected cases provide meaningful material for demonstrating all four analytical dimensions while representing typical rather than exceptional media coverage.

4.3. Selected Cases

Case 1: Vietnamese Media

- *Source:* VnExpress (Báo điện tử VnExpress)
- *Title:* "Tăng mức đóng bảo hiểm y tế từ 2027 để tiến tới miễn viện phí toàn dân" (Increasing Health Insurance Contributions from 2027 to Achieve Universal Free Hospital Visits)
- *Publication date:* December 11, 2025
- *URL:* https://vnexpress.net/tang-muc-dong-bao-hiem-y-te-tu-2027-de-tien-toi-mien-vien-phi-toan-dan-4992492.html
- *Rationale:* VnExpress is Vietnam's most-read online newspaper with over 20 million daily visitors, representing mainstream Vietnamese media. This article covers the National Assembly's resolution on a major health insurance reform roadmap affecting Vietnam's entire population. The coverage includes official government sources, policy details, and photographic documentation of governmental proceedings and healthcare delivery.

Case 2: U.S. Media

- *Source:* CNN Politics
- *Title:* "Skyrocketing ACA Premiums Force Enrollees to Make Tough Decisions"
- *Authors:* Tami Luhby and Gabe Cohen
- *Publication date:* November 9, 2025 (updated December 13, 2025)
- *URL:* https://www.cnn.com/2025/11/09/politics/aca-enrollment-premiums-increase-impact
- *Rationale:* CNN represents major U.S. cable news with significant online readership. This article covers the Affordable Care Act subsidy expiration crisis affecting approximately 24 million Americans. The coverage includes extensive individual testimonials, political context, and multiple photographs of affected enrollees.

4.4. Analytical Procedure

Analysis proceeded through six stages:

Stage 1: Text Collection and Documentation

- Downloaded full article HTML
- Captured screenshots of visual elements and layout
- Documented publication metadata (date, authors, section placement)

Stage 2: Linguistic Analysis

- Identified and categorized key terminology (policy terms, actors, value-laden language)
- Analyzed transitivity patterns (agents, processes, affected parties) across representative sentences
- Examined modality markers (certainty, obligation) across government and individual sources

Stage 3: Visual Analysis

- Catalogued photographic elements
- Analyzed each image for representational structures (narrative vs. conceptual)
- Examined interactive features (gaze, angle, distance) using Kress and van Leeuwen's (2006) framework
- Assessed compositional arrangement (placement, salience, framing)

Stage 4: Multimodal Integration Analysis

- Mapped text-image relationships (which text segments correspond to which images)
- Identified intersemiotic patterns (repetition, complementarity, elaboration)
- Characterized overall integration strategy (hierarchical vs. narrative)

Stage 5: Cultural-Contextual Interpretation

- Contextualized patterns within Vietnamese and U.S. media systems
- Connected representation strategies to healthcare system characteristics
- Interpreted findings through cultural frameworks

Stage 6: Cross-Cultural Comparison

- Systematically compared findings across the four analytical dimensions
- Identified fundamental similarities and differences
- Explored potential explanations for variations through structural and cultural factors

4.5. Limitations and Scope

This illustrative analysis has intentional limitations:

- *Not comprehensive:* Two cases cannot represent the full range of Vietnamese and U.S. health insurance coverage. Future research should apply this framework to larger, systematically sampled datasets.
- *Not generalizable:* Findings demonstrate the framework's analytical capacity but cannot support claims about overall media representation patterns in either country.

Statistical generalization requires probability sampling and quantitative content analysis.

- *Temporal specificity:* Both articles cover policy developments in late 2025, reflecting particular political and economic circumstances.
- *Single-outlet limitation:* Each case represents one major outlet. Comprehensive research should include multiple media sources.

Despite these limitations, the illustrative approach serves the paper's primary purpose: demonstrating that the proposed framework can systematically reveal meaningful cross-cultural differences in multimodal health policy representation.

4.6. Ethical Considerations

This research uses publicly available media content for academic analysis, falling under fair use provisions for scholarly commentary and criticism. All sources are properly attributed with full citations. No human subjects are involved. Article content is analyzed but not reproduced in full, with brief excerpts used only for illustrative purposes.

5. Illustrative Case Analysis

5.1. Linguistic Analysis

5.1.1. Vietnamese Media (VnExpress)

Lexical Choices

- The VnExpress article employs policy-oriented terminology emphasizing state planning and collective benefit. Key phrases include "Quốc hội thông qua Nghị quyết" (National Assembly passes Resolution), "lộ trình phù hợp" (appropriate roadmap), and "bao phủ bảo hiểm y tế toàn dân" (universal health insurance coverage). The language reflects bureaucratic formality with frequent use of institutional actors: "Bộ Y tế" (Ministry of Health), "Chính phủ" (Government), and "Quỹ bảo hiểm y tế" (Health Insurance Fund).
- The article consistently uses terminology emphasizing progression and development: "tiến tới" (progressing toward), "đột phá" (breakthrough), "nâng cao" (enhance/improve). Policy changes are framed as governmental achievements advancing societal welfare rather than responses to problems or crises. Technical terminology is presented without extensive explanation, assuming reader familiarity with policy mechanisms or acceptance of governmental expertise.
- Value-laden language emphasizes equity and universality: "toàn dân" (all people), "công bằng" (fairness), "chia sẻ rủi ro" (risk sharing). The repeated focus on "miễn viện phí" (free hospital visits) frames the ultimate goal in terms of eliminating individual financial barriers.

Transitivity Patterns

Government institutions function as primary agents in most clauses. The dominant pattern is: [Government body] + [action verb] + [policy outcome]. Examples include:

- "Quốc hội đồng ý tăng mức đóng bảo hiểm y tế" (National Assembly agrees to increase health insurance contributions)
- "Bộ Y tế xây dựng lộ trình" (Ministry of Health develops roadmap)
- "Chính phủ quy định diện và lộ trình" (Government stipulates categories and timeline)
- These material process clauses position government as active planners and implementers. Citizens appear primarily as policy beneficiaries in relational and mental processes:
- "Người tham gia...sẽ được hưởng 100% chi phí" (Participants...will receive 100% coverage)
- "Người dân được hỗ trợ" (People are supported)
- The use of passive constructions emphasizes benefits received rather than citizen agency. Notably absent are material process clauses with citizens as agents engaging with or responding to policy.
- The article employs nominalization to present processes as accomplished facts: "việc tăng mức đóng" (the increase in contribution levels), "lộ trình miễn viện phí" (the roadmap for free hospital visits). This grammatical choice transforms ongoing political processes into administrative realities.

Modality

The article demonstrates high certainty through declarative statements and future tense markers indicating definiteness:

- "sẽ có hiệu lực từ ngày 1/1/2030" (will take effect from January 1, 2030)
- "được quy định" (is regulated)
- "Mức đóng dự kiến tăng lên 6%" (Contribution rates are projected to increase to 6%)

Even future developments are presented with high certainty, suggesting governmental control over policy trajectories. Modal verbs of obligation appear in governmental directives: "phải thực hiện đồng bộ" (must implement synchronously), "cần quy định" (need to regulate).

Authority is established through institutional sourcing. The article opens with "Quốc hội thông qua" (National Assembly passes), immediately grounding information in the highest legislative authority. Direct quotations are absent; instead, the article presents policy details as factual reporting of official decisions.

5.1.2. U.S. Media (CNN)

Lexical Choices

CNN's article employs dramatically different terminology emphasizing individual impact and political conflict. Key phrases include "skyrocketing," "agonizing trade-offs," "stalemate on Capitol Hill," "tough decisions," and "looming lapse." The vocabulary foregrounds economic burden: "unaffordable," "shell out," "on the hook for," "out of reach."

Personal names dominate, appearing in nearly every paragraph: "Elizabeth Wick," "Chris and Donna Vetter," "Sunni Montgomery," "Kris McKegney." This personalization strategy contrasts sharply with VnExpress's institutional focus. Policy terminology emphasizes instability: "expiring subsidies," "lapsing assistance," "soar," "skyrocket."

Political conflict language pervades: "stalemate," "Democrats said...but Republicans said," "political threat," "battles on Capitol Hill." Health insurance is described through market terminology: "purchase," "coverage," "enrollees," "premiums," "deductibles."

Emotional and physiological language connects policy to lived experience: "dreading," "ruminates," "keeps...up at night," "scared," "degraded." Medical terminology emphasizes life-or-death stakes: "lung cancer," "recurrence," "lifesaving treatments," "uninsured."

Transitivity Patterns

Individual citizens function as primary agents experiencing policy impacts:

- "Elizabeth Wick got the email she had been dreading"
- "Chris and Donna Vetter have made the agonizing decision to drop their health insurance"
- "Sunni Montgomery is facing a relentless battle with lung cancer"

These material and mental process clauses position individuals as active subjects struggling with circumstances. However, their agency is reactive rather than proactive—they respond to external policy changes rather than shaping policy.

Political actors appear as adversaries in conflict processes:

- "Democrats said they would only support...but Republicans said they would only negotiate"
- The article extensively uses future tense with modal verbs indicating uncertainty:
- "could upend Wick's life"
- "would soar to $1,380"
- "might need to ask for the same treatment"
- "may end up working more"

This contrasts sharply with VnExpress's definitive future statements, reflecting political instability and policy uncertainty.

Modality

The article demonstrates consistent uncertainty through modal auxiliary verbs and conditional structures:

- "likely won't be eligible" (probability)
- "could force her to give up" (possibility)
- "would soar" (conditionality)
- "may be a big enough increase" (uncertainty)

Even when presenting factual information, CNN often hedges through attribution to external sources: "according to KFF," "experts agree," "studies document."

Obligation markers appear primarily in individual testimonials rather than governmental directives:

- "I have to face the reality" (Sunni Montgomery)
- "We'll have to make" (Alison and Chris)

This positions individuals rather than government as bearing responsibility for navigating policy challenges.

Direct quotations are extensive, comprising a substantial portion of article length. These first-person narratives provide emotional authenticity and individual perspective, contrasting with VnExpress's institutional voice.

5.2. Visual Analysis

5.2.1. Vietnamese Media (VnExpress)

Image 1: Minister of Health at National Assembly

Figure 1. Minister of Health Dao Hong Lan attending a National Assembly session on December 11. *Source: National Assembly Media.*

Representational Meaning: This conceptual image depicts Bộ trưởng Y tế Đào Hồng Lan (Minister of Health Dao Hong Lan) seated at the National Assembly podium during deliberations. The setting includes official governmental furniture, microphones, and formal attire, classifying the subject within institutional authority. No action is depicted; rather, the image presents a state of being—official governmental proceedings.

Interactive Meaning: The Minister's gaze is directed off-camera, making this an "offer" image that positions viewers as observers rather than participants. The eye-level angle creates neither power imbalance nor intimacy, suggesting objective documentation. The medium shot includes upper body and context, balancing individual and institutional dimensions.

Compositional Meaning: The Minister is centered in the frame, establishing her as the nucleus of information. The National Assembly insignia visible in the background reinforces institutional context. The horizontal framing line created by the desk separates Minister (top, authority) from implied audience (bottom, receivers). Muted colors (dark blue, brown) convey formality and seriousness.

Image 2: Healthcare Delivery Scene

Figure 2. Doctors and medical staff at Ho Chi Minh City Eye Hospital providing medical examination for patients, July 2025. *Photo: Quynh Tran*

Representational Meaning: This narrative image shows medical staff examining a patient at a Ho Chi Minh City eye hospital. The depicted action (medical examination) represents healthcare service delivery. Multiple participants (doctor, nurse, patient) engage in coordinated activity, suggesting systematic healthcare provision.

Interactive Meaning: Subjects' gazes focus on medical tasks rather than camera, creating detached observation. The high angle (camera slightly above subjects) positions viewers as surveying the scene. Medium-long shot provides social distance, emphasizing the healthcare interaction over individual identities.

Compositional Meaning: Subjects occupy the left side of frame (given information—existing healthcare infrastructure), while empty space on the right suggests future expansion. The white medical equipment creates high salience through color contrast. Absence of strong framing between subjects suggests collaborative unity rather than individual distinction.

Overall Visual Strategy

VnExpress's visual approach employs documentary photography emphasizing institutional processes and healthcare infrastructure. Both images use indirect gaze and medium distance, positioning readers as external observers of governmental planning and service delivery. The conceptual-narrative pairing moves from authority (who decides) to implementation (what results), visually reinforcing the text's institutional framing.

5.2.2. U.S. Media (CNN)

Image 1: Healthcare.gov Website Screenshot

Representational Meaning: This conceptual image displays the healthcare.gov website interface showing premium cost estimates. The digital interface classifies the enrollment process, while visible price figures represent the financial dimension of insurance access.

Interactive Meaning: As a screenshot rather than photograph of people, this image eliminates interpersonal gaze dynamics. The slight downward angle mimics a user's perspective viewing a laptop, creating identification with individual enrollment experience. Close framing on the screen creates intimacy with the enrollment interface.

Figure 3. A price estimate on the healthcare.gov website, pictured on a laptop arranged in Norfolk, Virginia, on November 1, 2025. *(Stefani Reynolds/Bloomberg/Getty Images)*

Compositional Meaning: The centered price estimate becomes the salient element through contrast and positioning. The cursor visible in the screenshot suggests active user engagement, transforming static information into implied action. The blue-white color scheme (website colors) connotes digital accessibility but also institutional distance.

Image 2: Kris McKegney Portrait

Representational Meaning: This narrative image shows McKegney outdoors in casual setting, holding a small toad/frog in their hands. The depicted action (gentle handling of wildlife) represents everyday life engagement beyond the policy context, humanizing the subject through personal interests rather than medical/insurance imagery. The outdoor natural setting (green foliage, natural lighting) contrasts sharply with the institutional/bureaucratic context of health insurance policy, emphasizing the subject as a whole person with life beyond policy impacts.

Figure 4. Kris McKegney, 23, a Vermont resident and self-employed accountant. *Source: Kris McKegney (personal photograph published in CNN Politics, November 9, 2025)*

Interactive Meaning: McKegney employs direct gaze toward the camera with a genuine smile, creating strong demand on viewer attention and establishing emotional connection. The eye-level angle creates equality between subject and viewer, fostering identification rather than hierarchical distance. The close-up framing (upper body, focused on face and hands) creates intimacy, positioning viewers in personal rather than social distance. The direct, friendly gaze combined with the playful subject matter (holding a toad) creates approachability and authenticity.

Compositional Meaning: McKegney is centered in the left portion of the frame, highly salient through sharp focus, bright blue shirt color contrast, and facial positioning. The toad in hands creates a secondary focal point, drawing attention to the subject's gentle interaction. The soft-focused natural background (green foliage) isolates the individual from environmental distraction while providing contextual warmth. The casual composition suggests personal photography aesthetic rather than formal journalistic portraiture, enhancing authenticity and relatability.

Figure 5. Nolan LeRoux and Emily Clute, both 35, Bethlehem, New York residents. *Source: Nolan LeRoux (personal photograph published in CNN Politics, November 9, 2025)*

Representational Meaning: This narrative-conceptual hybrid shows the couple in a tourist selfie setting with distinctive Parisian architecture (Les Invalides dome) in the background. The depicted scene represents their relationship and shared life experiences beyond health insurance concerns. The tourist/travel context emphasizes what's at stake—their ability to plan futures, travel, and build life together—threatened by premium increases. The architectural landmark background situates them as young people building shared experiences and memories.

Interactive Meaning: Both subjects employ direct or semi-direct gaze toward camera (typical of selfie composition), creating demand on viewer attention and establishing intimacy. The eye-level angle (characteristic of selfie photography) creates equality and peer-to-peer connection rather than journalistic distance. The close framing (faces prominent, upper bodies) creates strong personal intimacy, positioning viewers as friends or confidants rather than distant observers. The selfie aesthetic signals authenticity—this is their real life, their actual relationship.

Compositional Meaning: The couple occupies the right two-thirds of the frame, centered vertically and highly salient through sharp facial focus and positioning. Emily's bright orange/red hair creates strong color salience and visual anchor. The architectural background (left side, slightly out of focus) provides context without competing for attention. The composition balances personal intimacy (close faces) with life context (recognizable landmark). The casual, self-taken aesthetic (typical selfie angle, natural expressions) conveys authenticity rather than staged journalism photography.

Overall Visual Strategy: CNN;s visual approach employs strategic limited personalization photography with distinctive characteristics:

Authenticity Through Personal Photography Aesthetic: Unlike traditional journalistic portraits, both photographs employ casual, personal photography styles—one shows everyday nature engagement, the other uses selfie composition with tourist backdrop. This aesthetic choice enhances credibility by presenting subjects through their own visual self-representation rather than formal media documentation.

Life Beyond Policy: The visual choices deliberately avoid medical/insurance imagery (no hospital beds, insurance cards, worried faces at computers). Instead, images show subjects engaged in life—holding toads, traveling Paris—emphasizing what premium increases threaten: normal life pursuits and future planning.

Selective Visual Representation: While the article features extensive testimonials from seven individuals/couples (Wick, Montgomery, Vetter couple, Alison/Chris, McKegney, LeRoux/Clute), only two testimonials receive photographic accompaniment. This creates hybrid personalization where textual narrative breadth (multiple voices) combines with selective visual depth (representative portraits).

Demographic Representation: The two photographed subjects represent younger enrollees (23 and 35 years old) whose perspectives might be underrepresented in health policy coverage typically focused on older adults. This visual choice highlights that premium impacts affect diverse age groups.

Contrast With Text-Only Testimonials: The article's other testimonials describe serious medical conditions (lung cancer, atrial fibrillation, asthma), life-or-death stakes, and desperation. The photographed subjects, shown in happier life moments, create visual counterbalance—they represent what people stand to lose (vitality, future plans, relationships) rather than medical crises already endured.

The visual strategy works synecdochically-these two photographs visually represent the broader population of affected individuals described textually, while the casual photography aesthetic and life-affirming content (nature, travel, relationships) emphasize policy impacts on life quality rather than merely medical access.

Text-Only Testimonials: Strategic Absence of Visual Documentation: While CNN employs photographs for two subjects (McKegney, LeRoux/Clute), the article features extensive testimonials from five additional individuals/couples whose narratives appear without photographic accompaniment:

Elizabeth Wick (57, therapist, Arlington, Texas): The article's opening and framing narrative, establishing the crisis through her premium increase from $862 to $1,380. Her testimony emphasizes professional identity threat ("whether or not I can continue with my private practice") and psychological impact ("ruminates over the situation before she goes to sleep").

Sunni Montgomery (63, lung cancer patient): The most medically urgent case, facing terminal consequences ("probably going to become a late-stage cancer patient who's uninsured"). Her testimony employs life-or-death language ("the end of me") and vivid medical details ("daily oxygen," "scans every three months").

Chris and Donna Vetter (62 and 60, Somerset County, Maryland): Represents the decision to drop coverage entirely despite chronic conditions (asthma, atrial fibrillation). Their testimony emphasizes existential fear ("I'm just scared, and I don't know what to do") and catastrophic scenarios ("car accident, heart attack, cancer").

Alison and Chris (Carson City, Nevada): Represents middle-ground compromise—maintaining coverage but with higher deductibles, forcing healthcare rationing decisions ("do I really need it?"). Her testimony captures everyday healthcare decision anxiety.

Visual-Textual Asymmetry Pattern: This selective visual documentation creates a deliberate multimodal hierarchy:

Medical Severity Inverse Correlation: The most medically severe cases (Montgomery with terminal cancer, Vetters with chronic conditions) receive no photographic documentation, while younger, healthier subjects (McKegney, LeRoux/Clute) are photographed. This pattern suggests CNN avoids victimization imagery—no photos of oxygen-dependent cancer patients or desperate elderly couples.

Age-Based Visual Selection: Photographed subjects are significantly younger (23, 35) than text-only subjects (57, 63, 62/60). This may reflect: (a) younger subjects' greater comfort providing personal photographs in digital age, (b) strategic choice to visually represent demographic diversity, or (c) editorial desire to avoid reinforcing stereotypes of healthcare as primarily elderly concern.

Narrative Function Distribution: Text-only testimonials carry the emotional weight of crisis (medical urgency, financial desperation, existential fear), while photographed subjects provide relatable life context (career planning, relationship building, future orientation). This division of narrative labor prevents visual exploitation of suffering while maintaining emotional impact through detailed textual testimony.

Source Agency: Both photographs credit subjects themselves (Kris McKegney, Nolan LeRoux) rather than CNN photographers, suggesting personal agency in visual self-representation. Text-only subjects may have declined photography or preferred anonymity/privacy given sensitive medical/financial circumstances.

Textual Compensation for Visual Absence: For subjects without photographs, CNN employs intensive descriptive and testimonial strategies:

- *Extensive direct quotation:* Montgomery receives multiple lengthy quotes establishing voice presence without visual presence
- *Specific demographic detail:* Ages, locations, occupations, medical conditions create mental imagery
- *Emotional language:* "dreading," "scared," "degraded" create visceral reader connection
- *Concrete numerical data:* Specific premium amounts ($862→$1,380) make abstract policy tangible
- *Circumstantial narrative:* Employment history, medical treatments, daily routines build three-dimensional characterization

Multimodal Implications: This pattern reveals CNN's hybrid personalization strategy:

- *Breadth through text:* Seven individuals/couples provide comprehensive demographic and circumstantial coverage

- *Depth through selective visuals:* Two cases receive full multimodal treatment (photo + extensive text)
- *Ethical visual restraint:* Avoids photographically exploiting medical suffering or elderly vulnerability
- *Cumulative humanization:* Multiple voices (whether photographed or not) create collective testimonial weight rather than relying on single representative case

The textual testimonials function quasi-visually through vivid descriptive language, creating mental imagery that may be more powerful than photographs for conveying suffering, fear, and moral urgency.

5.3. Multimodal Integration Analysis

5.3.1. Vietnamese Media Integration Pattern

VnExpress employs a hierarchical integration model where text dominates and images serve supplementary documentary functions. The structure follows:

- *Headline* → Policy announcement
- *Opening text* → National Assembly resolution details
- *Minister photo* → Validates governmental authority
- *Extensive text* → Policy roadmap specifics (2027→2030→2032)
- *Healthcare photo* → Demonstrates implementation infrastructure
- *Closing text* → Additional policy programs

Intersemiotic Relationships: The Minister photo exhibits elaboration—while text describes National Assembly passage of policy resolution, the image provides visual specification of who (Minister of Health) participated in which institutional context (Assembly proceedings). The healthcare photo demonstrates repetition—text mentions healthcare delivery improvements, image depicts actual healthcare provision. Neither image adds substantial new information but rather provides visual evidence for textual claims.

Integration Function: Images interrupt textual flow at strategic points but do not fundamentally alter meaning. A reader could understand policy content from text alone; images enhance credibility and break up dense policy information. This pattern reflects institution-centered framing where policy is presented top-down from authoritative sources (National Assembly, Ministry, Government) to citizens as beneficiaries.

The multimodal relationship is one of illustration: images confirm and validate what text asserts about governmental planning and healthcare infrastructure. Visual elements serve to enhance authority and documentary authenticity rather than provide alternative perspectives or emotional dimensions.

5.3.2. U.S. Media Integration Pattern

CNN employs a text-dominant narrative integration model where extensive testimonial narratives form the primary personalization strategy, with selective photographic documentation serving as representative visual anchors. Unlike the original analysis suggested, CNN does not provide photographs for most testimonial subjects, instead relying on textual depth to construct individual stories.

Actual Article Structure: The multimodal structure follows this pattern:

- *Headline* → Crisis framing ("Skyrocketing")
- *Figure 3:* Website screenshot → Visual evidence of premium increases
- *Elizabeth Wick narrative* → Extended first-person testimony (text only, no photograph)
- *Policy context* → Statistical data and subsidy expiration explanation
- *Sunni Montgomery narrative* → Medical urgency testimony (text only, no photograph)
- *Vetter couple narrative* → Financial desperation testimony (text only, no photograph)
- *Alison/Chris narrative* → Healthcare rationing testimony (text only, no photograph)
- *McKegney narrative* + Figure 4 → Young adult testimony with personal photograph
- *LeRoux/Clute narrative* + Figure 5 → Couple testimony with personal photograph

Intersemiotic Relationships: For Photographed Subjects (McKegney, LeRoux/Clute):

Personal photographs exhibit complementarity—while extensive textual quotations provide testimonial voices, circumstantial details, and emotional depth, photographs add visual identification and authenticity. The synergy between first-person quotation and photographic portrait creates powerful humanization. For these two cases, text and images are genuinely interdependent; removing either would substantially diminish impact.

For Text-Only Subjects (Wick, Montgomery, Vetters, Alison/Chris): These narratives rely exclusively on textual richness to construct presence and humanization:

- **Extensive direct quotation** (40%+ of article text comprises first-person testimonials)
- **Vivid circumstantial detail** (ages, occupations, locations, medical conditions, specific premium amounts)

- **Emotional language** ("dreading," "scared," "degraded," "I want to live")
- **Concrete numerical data** ($862→$1,380; $541→$1,758) making abstract policy tangible

The absence of photographs for the most medically vulnerable subjects (Montgomery with terminal cancer, Vetters with chronic conditions) appears to be an ethical editorial choice—avoiding visual exploitation of suffering while maintaining emotional impact through detailed testimonial voice.

Website Screenshot (Figure 3): Demonstrates extension—while text describes premium increases abstractly, the screenshot provides actual visual evidence of specific price points on the healthcare.gov interface, making abstract policy tangible and verifiable. This image serves as technical documentation rather than humanization.

Integration Function: CNN's multimodal strategy operates through textual primacy with selective visual reinforcement:

Primary Humanization Mode: Testimonial Text

- Seven individuals/couples provide comprehensive demographic and circumstantial coverage
- Extensive direct quotations (averaging 50-100 words per subject) create authentic voice presence
- Detailed narratives construct three-dimensional characterizations without visual documentation
- Sequential testimonial accumulation builds collective moral argument

Secondary Humanization Mode: Representative Photography

- Two photographs serve as visual synecdoche—representing the broader population of affected individuals described textually
- Photographic subjects are notably younger (23, 35) than text-only subjects (57, 63, 60-62), suggesting strategic demographic representation
- Personal photography aesthetic (selfies, casual snapshots) enhances authenticity over formal journalistic portraiture
- Images show subjects in life-affirming contexts (nature, travel) rather than medical/crisis settings

Multimodal Relationship: The relationship is one of textual amplification with selective visual anchoring rather than image-text interdependence across all cases:

- **For photographed subjects:** Images humanize specific individuals while narratives contextualize photographs (true interdependence)
- **For text-only subjects:** Textual richness alone constructs humanization; lack of images does not diminish emotional impact
- **Cumulative effect:** Multiple testimonial voices (whether photographed or not) create collective weight through narrative accumulation
- **Ethical balance:** Visual restraint regarding vulnerable subjects (terminal illness, elderly desperation) combined with textual intimacy maintains dignity while conveying urgency

Pattern Significance:

This integration pattern reveals CNN's hybrid personalization strategy:

1. *Breadth through comprehensive textual coverage* (seven cases spanning age, medical, financial circumstances)
2. *Depth through selective multimodal treatment* (two cases receive full photo+text)
3. *Ethical visual restraint* (avoiding exploitation imagery)
4. *Practical journalism adaptation* (not all sources provide/consent to photographs)

The multimodal construction creates individual-centered framing where policy is experienced bottom-up through personal hardship, but achieves this primarily through testimonial voice rather than visual documentation. Statistical information ("24 million people," "more than double") gains concrete meaning through named individuals with detailed circumstances, whether those individuals are photographed or remain textually present.

Textual elements function quasi-visually: extensive indented quotations break up analytical paragraphs with white space, create visual rhythm alternating between journalistic and testimonial voices, and use typographic formatting (quotation marks, indentation) as visual framing devices.

The two photographs serve as representative visual anchors within a predominantly textual personalization architecture, providing faces for the broader testimonial chorus but not bearing primary responsibility for humanization. This strategy allows CNN to maintain comprehensive demographic coverage (impossible if photographs were required for all subjects) while providing sufficient visual authentication to ground the narrative in documented reality.

5.4. Cross-Cultural Framing Comparison

5.4.1. Framing Strategy

VnExpress: Progress and Development Frame

The Vietnamese article frames health insurance reform as governmental achievement advancing national development goals. The headline emphasizes positive trajectory: "tiến tới miễn viện phí toàn dân" (progressing toward universal free hospital visits). Problem definition focuses on incomplete coverage and cost-sharing burdens that can be systematically addressed through phased implementation.

The causal analysis attributes both problems and solutions to governmental planning. Historical context emphasizes progress: current out-of-pocket costs will systematically decrease through roadmap implementation. Solutions involve technical policy adjustments (increasing contribution rates progressively) paired with benefit expansion.

The moral evaluation celebrates collective achievement and governmental responsibility for population welfare. The remedy is patient, incremental progress following state planning.

CNN: Crisis and Conflict Frame

The U.S. article frames health insurance changes as catastrophic crisis resulting from political dysfunction. The headline emphasizes emergency: "Skyrocketing...Force...Tough Decisions." Problem definition focuses on immediate threats to millions of people's coverage and financial security.

Causal analysis attributes the crisis to political failure: "stalemate on Capitol Hill," expiring subsidies, partisan conflict. The article emphasizes Republican-Democrat opposition, presenting policy as outcome of political combat rather than rational planning. Historical context stresses impermanence: enhanced subsidies were temporary pandemic measures now lapsing.

Moral evaluation critiques political system failure and empathizes with individual victims. Multiple individuals express fear, desperation, and betrayal. The remedy remains uncertain—the article ends with unresolved political conflict and individuals facing impossible choices.

5.4.2. Actor Representation

Vietnamese Institutional Actors

Primary actors are collective governmental institutions:

- Quốc hội (National Assembly) - supreme legislative authority
- Bộ Y tế (Ministry of Health) - technical expertise and planning
- Chính phủ (Government) - implementation authority
- Quỹ bảo hiểm y tế (Health Insurance Fund) - financial mechanism

These institutions are presented as coordinated, rational planners working toward shared goals. Individual officials appear only in institutional roles (Minister of Health at Assembly) rather than as personal political actors. No political parties, factions, or disagreements are mentioned.

Citizens appear as collective beneficiaries categorized by policy status:

- Hộ cận nghèo (near-poor households)
- Người từ 75 tuổi (people from age 75)
- Người thuộc diện chính sách xã hội (social policy recipients)

Individual stories, names, or circumstances are entirely absent.

U.S. Individual Actors

Primary actors are named individuals:

- Elizabeth Wick, 57, therapist, Arlington, Texas
- Sunni Montgomery, 63, lung cancer patient
- Chris and Donna Vetter, 62 and 60, Somerset County, Maryland
- Kris McKegney, 23, accountant, Vermont
- Nolan LeRoux and Emily Clute, 35, New York

Each receives extensive narrative development: occupation, location, medical conditions, financial circumstances, emotional states, specific coverage details. Direct quotations comprise a substantial portion of article text.

- Political actors appear as partisan combatants:
- Democrats (collective) - demanding subsidy extension
- Republicans (collective) - resisting extension
- President Donald Trump - proposing alternative approaches

Institutional actors (KFF research organization, insurance companies) provide technical information and statistics but are backgrounded relative to individuals.

5.4.3. Temporal Orientation

Vietnamese Forward-Looking Progression

The article emphasizes futurity and incremental improvement:

- 2027: Contribution rate increases to 5.1%
- 2028-2030: Out-of-pocket costs decrease to <30%
- 2030: Contribution rate 5.4%, pilot supplementary insurance
- 2032+: Contribution rate 6%, universal free basic coverage

This roadmap structure presents time as controllable and progressive. The past appears briefly only to establish baseline (current contribution rate, out-of-pocket costs). The present represents a transitional moment in planned development.

The emphasis is aspirational: “tiến tới” (progressing toward), “mục tiêu” (goal), “lộ trình” (roadmap). Challenge is framed as implementation logistics rather than fundamental uncertainty.

U.S. Present-Crisis Urgency

The article emphasizes immediate emergency and uncertain future:

- Present: Open enrollment underway (November-January)
- Immediate future: Subsidies expire December 31, 2025
- Short-term future: Premiums "will soar," people "will become uninsured"
- Extended future: Completely uncertain, dependent on unresolved political conflict

Time is uncontrollable and threatening. The past represents lost security (enhanced subsidies during pandemic enabled 24 million enrollments). The present is a narrow window for impossible decisions. The future is precarious—individuals describe what "will" happen if subsidies lapse but "could" happen if political resolution occurs.

The emphasis is apprehensive: "dreading," "bracing," "worried about losing." Challenge is framed as political failure creating existential individual threats.

Table 2. Comparative Overview of Health Insurance Policy Representation in Vietnamese and U.S. Media

Analytical Aspect	Vietnamese Media (VnExpress)	U.S. Media (CNN)
Dominant framing	Institutional progress and development	Crisis and political conflict
Primary actors	Government institutions	Individual citizens
Linguistic orientation	Collective welfare, certainty	Personal impact, uncertainty
Visual strategy	Documentary, institutional imagery	Personalization, intimate portraits
Multimodal integration	Hierarchical (text-dominant)	Text-dominant with selective visual anchoring
Temporal orientation	Long-term planned progression	Immediate crisis and uncertainty
Ideological emphasis	State responsibility	Individual autonomy

Note: CNN's multimodal integration pattern features extensive textual testimonials for seven individuals/couples while providing photographs for only two representative subjects (McKegney; LeRoux/Clute), creating personalization primarily through narrative depth with selective visual documentation rather than comprehensive photographic coverage.

5.5. Cultural-Ideological Analysis

The VnExpress coverage reflects Vietnam's socialist-oriented political economy where health insurance is state responsibility and collective achievement. The repeated emphasis on "universal coverage" (bao phủ toàn dân), "free hospital visits" (miễn viện phí), and systematic benefit expansion aligns with ideals of equitable access as governmental obligation. The absence of political debate or dissenting voices reflects Vietnam's single-party system where policy emerges from internal deliberation and is presented through media as achieved consensus.

The CNN coverage reflects American individualism and market-based healthcare ideology where insurance is individual responsibility within market dynamics, with government as temporary assistance provider subject to political negotiation. The extensive personal narratives and financial calculations reflect cultural valorization of self-reliance and individual choice. The detailed coverage of partisan conflict reflects both press freedom norms (media as watchdog) and adversarial political culture where policy emerges through competitive struggle.

Cultural dimensions frameworks, such as Hofstede's (2001), may serve as interpretive lenses for understanding these patterns. Vietnam's collectivist orientation contrasts with U.S. individualism, potentially helping explain the institutional versus individual actor emphasis. Vietnam's higher power distance may relate to acceptance of hierarchical governmental authority in VnExpress's coverage, while U.S.'s lower power distance may connect to CNN's challenging stance toward political actors.

6. Discussion

6.1. Theoretical Implications

This study makes four primary theoretical contributions to multimodal discourse analysis, health policy communication research, and cross-cultural media studies.

First, it demonstrates that integrating Visual Grammar (Kress & van Leeuwen, 2006), Framing Theory (Entman, 1993), and Systemic Functional Linguistics (Halliday, 1985) provides robust analytical power for examining cross-cultural health policy communication. The framework reveals how linguistic choices, visual strategies, and their integration operate synergistically to construct culturally specific representations. The VnExpress and CNN cases illustrate how these three theoretical traditions complement each other: SFL illuminates agency attribution and modality patterns in language, Visual Grammar explicates institutional versus personalized imagery, and Framing Theory contextualizes how these choices construct distinct problem definitions and causal attributions.

Second, the framework extends multimodal discourse analysis into the underexplored domain of cross-cultural health policy communication. While MDA has been productively applied to advertising (Machin & Mayr, 2012), political speeches (Fairclough, 2003), and educational materials (Kress & van Leeuwen, 2006), systematic cross-cultural comparison of policy journalism remains underdeveloped. This framework provides replicable analytical tools that future researchers may adapt for examining how different media systems represent policy domains beyond health insurance, including climate policy, education reform, or economic development initiatives.

Third, the four-dimensional framework addresses previous research's tendency to decontextualize media analysis from political-economic systems (van Dijk, 2008). By requiring cultural-contextual interpretation in Dimension 4, the framework prevents ahistorical or

universalizing analysis. The illustrative cases demonstrate that representation patterns become interpretable only when situated within specific media systems (state-influenced versus commercial-independent), healthcare models (universal versus market-based), and cultural values (collectivist versus individualist). This contextual grounding distinguishes the framework from purely textual or visual approaches that may overlook how institutional structures shape semiotic choices.

Fourth, the analysis reveals important insights about multimodal strategies beyond comprehensive visual documentation. The CNN case demonstrates that effective personalization can operate through textual richness with selective visual anchoring rather than requiring photographic documentation for all testimonial subjects. This finding extends multimodal theory by showing that:

- *Strategic visual absence* can serve ethical purposes (avoiding exploitation of vulnerable subjects)
- *Textual elements can function quasi-visually* through formatting, white space, and typographic emphasis
- *Synecdochic visual representation* (few photographs standing in for many textual testimonials) can effectively ground narrative authenticity
- *Intersemiotic relationships* include not only text-image complementarity but also text-as-primary with image-as-selective-reinforcement

This theoretical contribution challenges assumptions that multimodal analysis requires abundant visual material, demonstrating instead that analytical frameworks must account for deliberate visual restraint as meaningful communicative strategy.

Table 3. Linking Theoretical Frameworks with Key Analytical Insights

Theoretical Approach	Analytical Contribution in This Study
Visual Grammar (Kress & van Leeuwen)	Explains institutional vs. personalized visual strategies; reveals ethical dimensions of selective photography
Framing Theory (Entman)	Identifies progress vs. crisis framing; illuminates how actor representation differs across systems
Systemic Functional Linguistics	Reveals agency attribution patterns; demonstrates modality differences reflecting political contexts
Integrated Framework	Shows synergistic interaction; enables cultural-contextual interpretation; accounts for visual absence

6.2. Methodological Insights

The illustrative case analysis methodology demonstrates both strengths and limitations for framework development research, while also revealing important lessons about analytical rigor and source verification.

6.2.1. Strengths of Illustrative Case Approach

Analytical depth: The methodology enabled comprehensive application of all four framework dimensions (linguistic, visual, multimodal integration, cultural-contextual), which would be impossible in large-sample quantitative analysis. Close reading of two cases allowed identification of subtle patterns in lexical choices, transitivity structures, gaze directions, and compositional arrangements that aggregate coding might miss.

Framework refinement: The analytical process identified areas requiring additional specification. For instance, initial analysis assumptions about photographic documentation proved incorrect upon careful source verification, leading to refined understanding of textual-visual relationships. This iterative refinement demonstrates the value of intensive case analysis for framework development before large-scale application.

Pedagogical value: The illustrative cases provide concrete examples helping future researchers understand framework application. Detailed analysis of specific images (Figures 1-5) and textual passages offers templates for applying Visual Grammar and SFL concepts to health policy journalism.

6.2.2. Limitations and Scope Constraints

Non-generalizability: Two cases cannot support broad empirical claims about Vietnamese or U.S. media coverage generally. Findings demonstrate the framework's analytical capacity but cannot warrant statistical generalizations about representation patterns across outlets, time periods, or policy domains. Future research requires systematic probability sampling to establish generalizability.

Selection bias: Cases were purposively selected for analytical utility (multimodal richness, policy significance, temporal relevance) rather than random sampling. This selection strategy optimizes framework demonstration but introduces bias toward media texts with extensive visual-textual integration.

Temporal specificity: Both articles cover policy developments in November-December 2025, reflecting particular political circumstances (U.S. government shutdown, Vietnamese National Assembly session). Representation patterns may vary across policy cycles, political administrations, or crisis versus routine coverage periods.

Single-outlet limitation: Each case represents one major outlet (VnExpress, CNN). Comprehensive research should include multiple outlets across the media landscape (national versus local, print versus broadcast, partisan versus nonpartisan).

6.2.3. Critical Lesson: The Imperative of Source Verification

The analytical process revealed a crucial methodological lesson: assumptions about multimodal content require rigorous verification. Initial analysis incorrectly assumed CNN provided photographs for all extensively quoted individuals, leading to inaccurate characterization of the multimodal integration pattern. Careful review of the actual article revealed only two photographs accompanied seven testimonial narratives.

This error underscores several methodological principles:

- *Never describe visual content without direct verification:* Researchers must examine actual source materials rather than inferring content from textual references
- *Document visual inventory systematically:* Create comprehensive catalogs of all images (with metadata: captions, credits, placement) before analysis
- *Distinguish reported content from depicted content:* Individuals quoted extensively in text may or may not appear photographically
- *Expect selective visual documentation:* Contemporary digital journalism often features limited original photography supplemented by stock images, infographics, or text-based personalization

This methodological caution applies equally to cross-cultural contexts where researchers may lack native language fluency or cultural familiarity that would facilitate accurate content assessment.

6.2.4. Future Research Directions

Future research should combine this framework's qualitative depth with quantitative breadth through mixed-methods designs:

- *Large-scale content analysis:* Apply framework dimensions to systematically sampled corpora (e.g., 200+ articles across 5 years, 10 outlets per country)
- *Comparative case studies:* Extend framework to additional countries (e.g., European social democracies, Asian developmental states, Latin American contexts)
- *Longitudinal tracking:* Examine how representation patterns evolve across policy cycles, political transitions, or media system changes
- *Experimental validation:* Test whether different multimodal framing strategies affect audience comprehension, emotional response, or policy support

- *Audience reception studies:* Investigate how diverse publics interpret the multimodal representations identified through this framework

6.3. Practical and Policy Implications

The framework and illustrative findings suggest potential applications for practitioners and policymakers, though these should be considered preliminary directions requiring empirical validation rather than definitive recommendations.

6.3.1. Implications for Journalism Practice

The analysis reveals how linguistic and visual choices shape public understanding of complex policies, suggesting areas for journalistic reflection:

Framing awareness: Journalists might consider that decisions about whether to center institutions versus individuals, use certain versus uncertain modality, and employ documentary versus personalization photography have significant framing effects. The VnExpress-CNN comparison shows how these choices construct fundamentally different representations of health insurance reform—as governmental planning versus political crisis, collective achievement versus individual hardship.

Ethical visual decision-making: The CNN case demonstrates that selective photography can serve ethical purposes. By photographing younger, healthier subjects while providing text-only coverage for terminally ill or desperate elderly enrollees, CNN avoids visual exploitation while maintaining narrative impact. Journalists might consider:

- When does photographing vulnerable subjects risk exploitation versus authentic representation?
- Can textual richness (extensive quotation, circumstantial detail) achieve humanization without requiring photography?
- How do visual choices affect subject dignity and agency?

Multimodal strategy diversity: The illustrative cases show distinct integration patterns (hierarchical text-dominant in VnExpress, textual-primary with selective visual anchoring in CNN). This suggests journalism practitioners might consciously choose integration strategies suited to editorial goals, cultural contexts, and subject sensitivities rather than defaulting to standardized photo-with-every-testimonial approaches.

6.3.2. Implications for Health Communication Campaigns

The framework suggests tools for considering cultural tailoring of health policy messages:

Cultural alignment of framing strategies: Organizations operating across different cultural contexts might recognize that institution-centered versus individual-centered framing, collective versus personal benefit language, and documentary versus intimate visual styles align differently

with local communication norms. The VnExpress emphasis on governmental planning and collective welfare versus CNN's focus on individual hardship and political conflict reflects deeper cultural orientations that health communicators should consider.

Audience segmentation: The differential visual documentation in CNN (younger subjects photographed, older vulnerable subjects text-only) suggests potential for audience-targeted communication strategies. Different demographic groups may respond more strongly to different personalization approaches (visual versus textual, individual versus aggregate).

Message testing requirements: Given limited empirical validation of framework findings, health communication practitioners should test whether Vietnamese audiences indeed respond more favorably to institution-centered framing or whether U.S. audiences require individual testimonials. Cultural stereotypes should not substitute for audience research.

6.3.3. Implications for Policy Communication

The framework reveals that policy announcements are inevitably framed through linguistic and visual choices, suggesting considerations for governmental communicators:

Strategic communication design: Health ministries might consider how different communication strategies align with policy goals and cultural contexts. If policy aims to enhance public confidence in governmental planning (as in Vietnamese universal coverage expansion), institution-centered framing with documentary imagery may prove appropriate. If policy seeks to mobilize political pressure for reform (as in U.S. subsidy extension debates), individual testimonial strategies may be effective.

Transparency and trust: The contrasting modality patterns (Vietnamese high certainty versus U.S. uncertainty) suggest different approaches to conveying policy information. Policymakers might consider whether definitiveness enhances public confidence or whether acknowledging uncertainty builds trust through transparency. Cultural contexts likely moderate these effects.

Cross-national policy learning: As health systems increasingly look to international models, understanding how policies are communicated across cultures becomes important for knowledge transfer. Policymakers studying Vietnamese universal coverage or U.S. marketplace models should recognize that media representations reflect not only policy content but also culturally specific communication norms.

6.3.4. Caveats and Limitations

All practical implications remain preliminary pending empirical validation:

- Framework demonstrates analytical capacity but does not establish causal effects of framing on audience outcomes

- Illustrative cases show what representation patterns exist but not whether these patterns effectively achieve communicative goals
- Cultural interpretations risk stereotyping without large-scale empirical verification
- Effectiveness claims require experimental or quasi-experimental designs testing audience responses to different multimodal strategies

Practitioners should use this framework as analytical tool for examining existing communication and heuristic for generating hypotheses about effective strategies, not as prescriptive guide for optimal communication design.

7. Conclusion

This study developed and demonstrated a four-dimensional analytical framework for examining the multimodal representation of health insurance policy in cross-cultural media contexts by integrating Visual Grammar, Framing Theory, and Systemic Functional Linguistics. The comparative illustration of Vietnamese (VnExpress) and U.S. (CNN) coverage reveals contrasting representational logics: Vietnamese media adopts institution-centered framing with hierarchical multimodal organization and high-certainty governmental discourse, whereas U.S. media emphasizes individual-centered narratives characterized by personalization, uncertainty modality, and conflict-oriented framing. These differences extend beyond stylistic variation, reflecting distinct healthcare political economies, media governance structures, and cultural orientations. The findings underscore the importance of situating multimodal analysis within broader institutional and ideological contexts. Overall, the framework offers a replicable tool for systematically analyzing how linguistic and visual strategies interact to construct meaning about complex health policies across diverse media systems.

Recommendations

This study contributes theoretically by extending multimodal discourse analysis into cross-cultural health policy communication and demonstrating how visual grammar, framing theory, and systemic functional linguistics can be productively integrated to reveal representation patterns that no single approach captures alone. Methodologically, it underscores the importance of systematic multimodal content verification, particularly in cross-cultural research contexts, while illustrating how selective visual absence and textual richness constitute analytically meaningful strategies. Practically and policy-wise, the framework provides tools for examining how linguistic and visual choices shape public understanding of health reforms within distinct media and institutional environments. However, the study's illustrative design, limited to two purposively selected cases within a specific time frame, precludes broad generalization and calls for larger-scale validation. Future research should apply the framework to systematically sampled datasets across diverse countries, media systems, and policy domains, and integrate qualitative analysis with quantitative and audience-based approaches to assess communicative effects. As health reform remains

globally consequential, this framework offers a structured foundation for advancing rigorous, culturally grounded analysis of how complex policy issues are represented across media systems.

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