Reaching and Engaging Millennials in Health Care:
Notes from the Field

@YoungInvincible
YoungInvincibles.org
facebook.com/together.invincible
Who is Young Invincibles?
Agenda

- Overview of *Healthy Young America* campaign
- Key messaging & outreach best practices
- Introduction to health insurance literacy
- Questions?
Healthy Young America

• Campaign goals:
  ▫ Educate and help enroll 25,000 young adults nationwide
  ▫ Train partners to effectively reach young adults
  ▫ Reach another 1 million young adults through digital engagement

• Tactics:
  ▫ Train-the-trainer series to train partners on millennial engagement
  ▫ Held local education and enrollment events to reach young adults directly
Healthy Young America: Outcomes

- Healthy Young America 2013-2015:
  - Over 100 trainings conducted nationwide
  - Estimate directly reaching over 20,000 young adults

- Feedback from Training Series:
  - Face-to-face interaction was ranked most effective outreach tactic
  - Multiple touches required in order to complete enrollment process
  - Radio promotions and ads in targeted markets proved effective
Anecdotal Feedback

• “Trusted Community Partners” most essential piece to a successful event
  ▫ Church Leaders, Professors, Parents

• One of our state partners shared that our presentation, “helped to refocus” when it came to engaging young adults

• Another partner mentioned our consumer presentation, “...stirred up the group & encouraged them to get their paperwork together so they could submit applications with the assister...”
Lessons Learned & Best Practices
Looking Ahead to OE3

Challenges:
- Harder to reach populations
- “Low hanging fruit” are gone
- Less media attention
- Timing of open enrollment

Advantages:
- Experience in OE1 & OE2
- Strong partnerships
- Less political stigma
- 8 million newly insured, 8 million new advocates
Millennials Want Insurance

- Pre-ACA, only 5% polled reported choosing to forgo health insurance

- Young adults value and want health insurance
  - “Affordability, Not Invincibility”

- 46% of those newly insured from 2013-2014 are young adults
Awareness Gap

- 69% indicated “I can’t afford it”
- Many still did not know about financial help or tax subsidies
- Awareness gap exists more within Latino & African American communities

Photo source: careerrocketeer.com
Messaging to Peers

- Benefits of having insurance
  - Get preventive care like check ups and flu shots for free

- Financial security
  - Young adults end up in the ER more than any other age group outside the elderly

- Individual mandate & penalty
  - Why pay something for nothing?

- Financial assistance
  - Vast majority receive financial help
Messages: Based on Cost

- Most young adults will find a plan that is free or subsidized coverage

- Highlight stories of consumers with low cost plans
  - Ex: VA young mother & her child got covered for $17/month

- Free preventive services: flu shots, yearly check ups, contraception, HIV/STI screenings, etc.

- Keep it real & relate the cost to other monetary items
How Much of a Tax Credit?

- Four tiers of plans – Bronze, Silver, Gold, and Platinum
- Tax credits are calculated based on Silver plan
- Individuals can use tax credit for any plan
- Tax credits will change with income

<table>
<thead>
<tr>
<th>Hourly Wage</th>
<th>Monthly Income</th>
<th>Monthly Premium</th>
<th>Tax Credit</th>
<th>Actual Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>$8.17</td>
<td>$980</td>
<td>$238</td>
<td>$219</td>
<td>$20</td>
</tr>
<tr>
<td>$18.64</td>
<td>$2,237</td>
<td>$238</td>
<td>$73</td>
<td>$165</td>
</tr>
</tbody>
</table>

Based on rates in Raleigh, NC
Understanding the coverage levels

- The level of coverage you choose affects your monthly premium and your out of pocket costs.
- Generally, lower premiums mean higher out-of-pocket costs.
How much do I pay for a sore throat?

The doctor’s visit costs $100. You haven’t met your deductible yet ($1,000) how much will you pay for the visit?

You pay a $25 co-pay, the insurance company covers the rest of the cost of the visit, even before your deductible has been met.
How much do I pay... for a broken leg?

<table>
<thead>
<tr>
<th>Without Insurance:</th>
<th>With Insurance:</th>
</tr>
</thead>
<tbody>
<tr>
<td>You pay the whole cost:</td>
<td>• First, meet your deductible: $1,000</td>
</tr>
<tr>
<td>• Hospital Stay: $13,729</td>
<td>• Then, you pay 30% of the costs</td>
</tr>
<tr>
<td>• Surgery: $1,986</td>
<td></td>
</tr>
<tr>
<td>• Anesthesia: $849</td>
<td></td>
</tr>
<tr>
<td><strong>Total: $16,564</strong></td>
<td><strong>You pay: $5,669.20</strong></td>
</tr>
</tbody>
</table>
Messages: Based on Past Experiences

- **Debunk myths**: health insurance does not work like other types of insurance

- New protections under the ACA
Women as Trusted Messengers

- Women make 80% of the health care decisions for American families
- Women are more likely to enroll & share information than men
- Uninsured Americans mentioned important women in their life as key sources for advice on health insurance
- Latina and African American mothers play a significant role in all aspects of the households
- Women are more vulnerable to losing their insurance compared to men

Photo: http://www.aarp.org/
Outreach: Key Messengers

- Parents
- College Advisors, Professors, Student Life
- Community College, Graduate & Law programs
- Employers, Career Fairs
- Peers
- Faith Leaders
Key Millennial Partners

- Community Colleges
- Labor Unions
- Bar & Service Industry
- Artists & Young Entrepreneurs
- Trade Schools
- Barber Shops & Beauty Salons
- Job Training Centers
- Retail & Seasonal Workers
Education Awareness Events

- Focus on education & raising awareness
- Provide a hook like music, food trucks & entertainment for children
- Provide less intimidating opportunities to talk about health insurance enrollment

*Team TX at Rock Enroll Houston*
Meet Young Adults Where They Are

- Apartment complexes
- Career fairs
- Basketball courts
- Libraries
- Restaurants
- Shopping malls
- Temp agencies
- Vocational Schools
- Community Colleges
- Barber Shops/Beauty Salons
- Grocery stores
- Bars
- Movie theaters
- Laundromats
- K-12 Schools (young parents)

DC Navigators teamed up with a temp agency that employs young adults who make $45,000+
Next Frontier: Health Insurance Literacy

- **What we set out to do:**
  - Increase young adults’ knowledge of how health insurance works
  - Encourage proactive use of preventive care

- **Our tactics:**
  - Focus groups
  - Consumer workshops
  - Partner trainings

- **Early, early findings:**
  - Unsurprising: much confusion over how to use and pay for health care
  - Surprising: much confusion over what “preventive care” actually is, and where to get it
Looking Ahead: Year Three

- **Open Enrollment:**
  - November 1\textsuperscript{st} – January 31\textsuperscript{st}
- **Stay Healthy! Young America Week:**
  - October 26\textsuperscript{th} – 31\textsuperscript{st}
- **Deadline to actively renew:**
  - December 15\textsuperscript{th}
- **2016 plans begin:**
  - January 1\textsuperscript{st}
- **National Youth Enrollment Day:**
  - January 21\textsuperscript{st}
Questions?

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