

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

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YOUNG **INVINCIBLES**

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

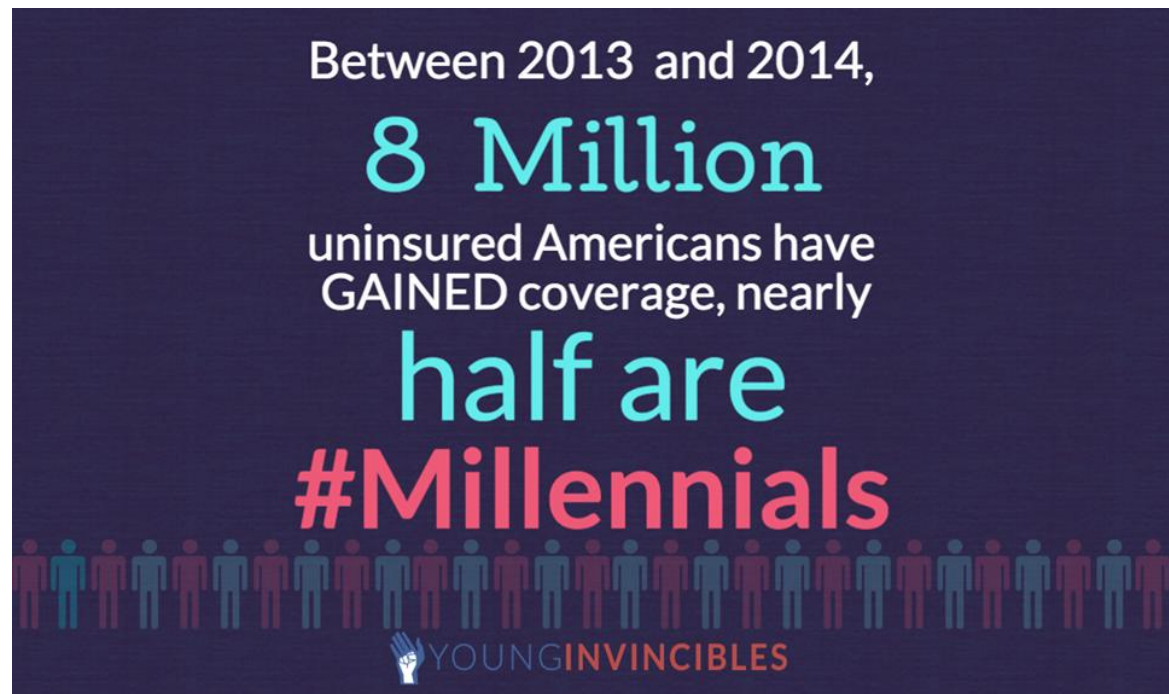
Advantages:

- 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



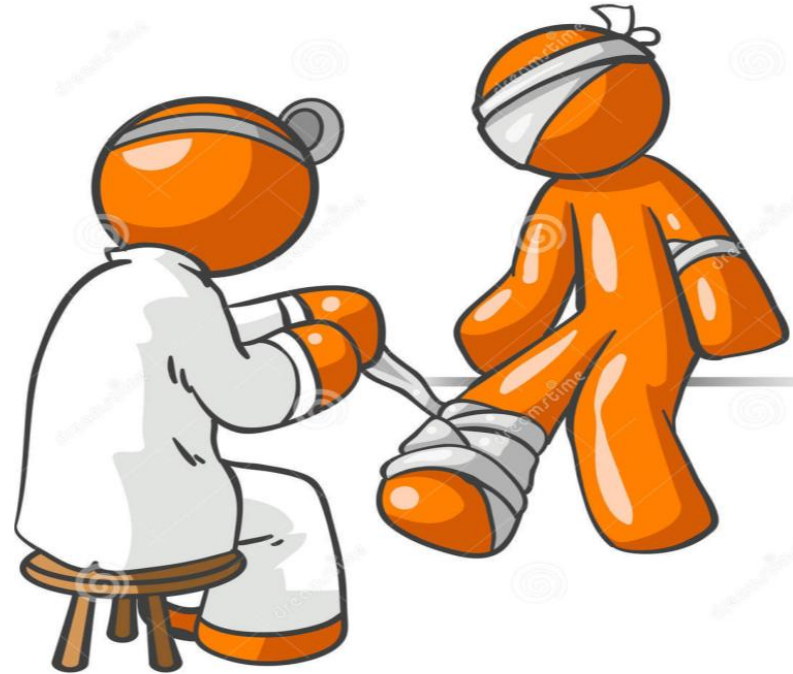
Awareness Gap

- 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



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



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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

Hourly Wage	Monthly Income	Monthly Premium	Tax Credit	Actual Cost
\$8.17	\$980	\$238	\$219	\$20
\$18.64	\$2,237	\$238	\$73	\$165

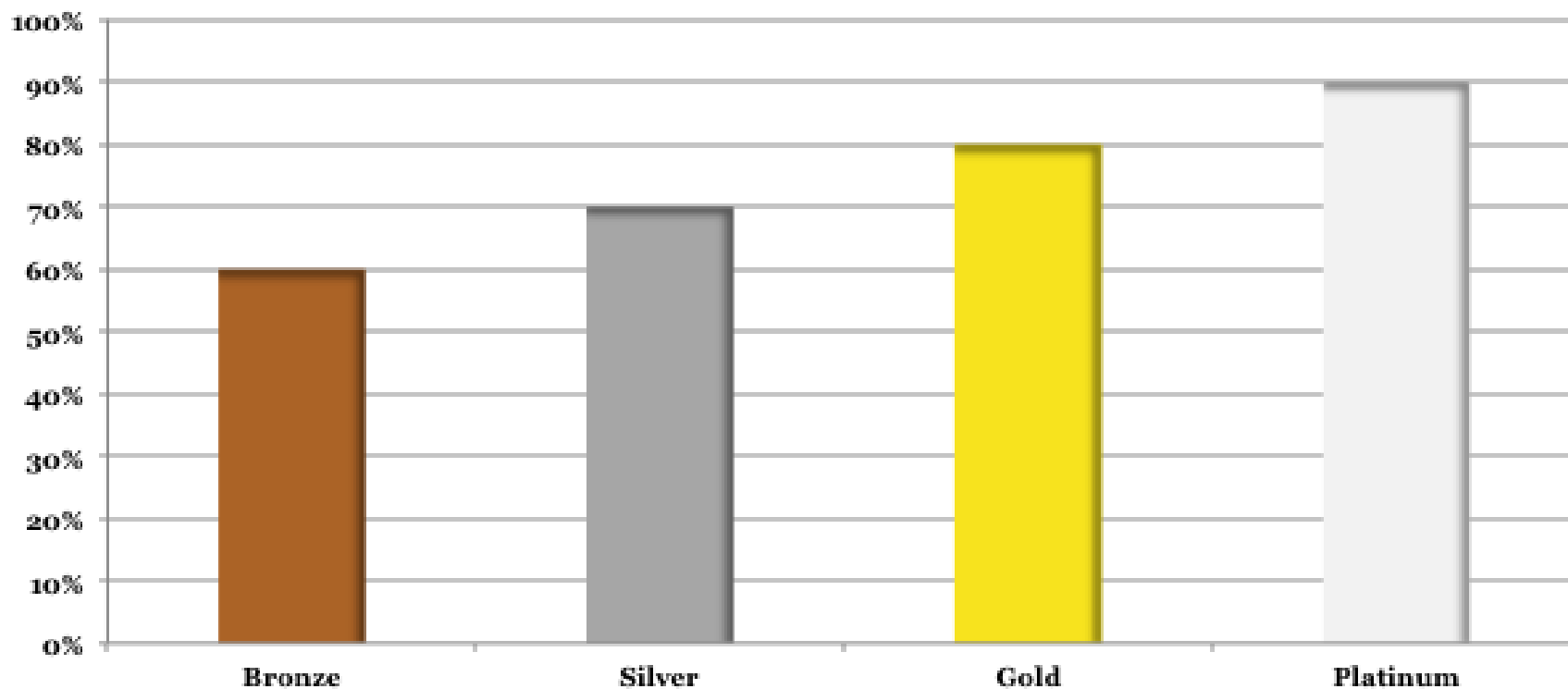
Based on rates in Raleigh, NC



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

Amount of Coverage Paid by Your Insurer



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?

Without Insurance:

You pay the whole cost:

- Hospital Stay: \$13,729
- Surgery: \$1,986
- Anesthesia: \$849

Total: \$16,564

With Insurance:

- First, meet your deductible: \$1,000
- Then, you pay 30% of the costs

You pay: \$5,669.20



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

*You've got my sense of humor
and your father's*

ATHLETICISM



Get health insurance.

HealthLawAnswers.org | **AARP**
Real Possibilities



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 1st – January 31st
- Stay Healthy! Young America Week:
 - October 26th – 31st
- Deadline to actively renew:
 - December 15th
- 2016 plans begin:
 - January 1st
- National Youth Enrollment Day:
 - January 21st



Questions?



Erin Hemlin

Erin.Hemlin@younginvincibles.org

<http://younginvincibles.org/>

