Millennials & Affordable Care Act Implementation

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

- Millennials in the third open enrollment season
- Key messaging & outreach best practices
- Digital engagement strategies
- Encouraging preventive care
Uninsured Millennials

Uninsured by Age

- 0-17: 2%
- 18-34: 38%
- 35-44: 19%
- 45-54: 14%
- 55-64: 12%
- 65+: 15%
Uninsured Millennials by Race

- White: 12.56%
- Asian: 13.03%
- AI/AN: 27.99%
- NHÖPI: 12.77%
- Black: 20.81%
- 2 or More Races: 15.31%
Uninsured Millennials by Hispanic Origin

Hispanic Origin: 28.50%
Non-Hispanic Origin: 14.24%
Landscape of 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
- Newly insured become new advocates
Key Messengers & Partners

- Parents
- Community College, Graduate & Law
- Employers, Career Fairs
- Peers
- Faith Leaders
- Retail & Seasonal Workers

- HBCUs
- Hispanic-serving institutions
- Safety net programs
- Transition centers
- Tax prep providers
Messaging to Young Adults

- **Benefits of having insurance**
  - Get preventive care free

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

- **Financial assistance**
  - Vast majority receive financial help

- **Individual mandate & penalty**
  - Why pay something for nothing?
## Messaging Affordability

Based on rates in Raleigh, NC

<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>
Special Enrollment & Qualifying Life Events

- Losing health coverage
- Getting married
- Having a baby
- Leaving a parent’s plan
- Moving to a new area
- Leaving incarceration
- Gaining a new immigration status
- Leaving incarceration

**Individuals have 60 days from the qualifying event to enroll in an insurance plan**
Young Adults & Qualifying Life Events

- Young adults *more likely* to experience qualifying life events than any other age group
  - 83% of new mothers are 18-34
  - Median age for marriage: 28 for men, 26 for women
  - Change jobs every 2 years
  - Move at twice the national rate
  - ~4.2 million people turned 26 in 2014
Digital Engagement Strategies
Paid Digital Ads on Social Media

- Digital Outreach:
  - Strategically target audience
  - Authenticity
  - Relevance
  - Little to no text
Hello. It’s me.

The Health Insurance Marketplace

Regret not getting covered last year? Don’t miss your chance. Enroll at HealthCare.Gov by December 15th for coverage to begin January 1st.

YOUNG INVINCIBLES
What’s next after enrollment?

Health Insurance Literacy
What is health insurance literacy?

“The capacity to find and evaluate information about health plans, select the best plan given financial and health circumstances, and use the plan once enrolled.”
What we know...

- Fewer than a $1/3$ of young adults were very or somewhat confident in understanding of key health insurance concepts, well below the 50.1% for older adults.

- Consumers with low literacy present similar behaviors as uninsured and delay medical care.

- Newly insured make incorrect and unchallenged assumptions about their plan.
Focus Group Data

- Confusion on:
  - Health insurance card
  - Terminology
  - Where to go for care & cost comparisons
  - Type of doctor
  - Filing claims

- Little knowledge of mobile resources

- Lack of understanding of preventive care
What’s involved in preventive care?

“Smart decisions & not consistently staying up late”

“Sometimes you need to go to McDonalds late at night, but at least get the healthier option, the grilled chicken not the burger.”

What are some barriers to preventive care?

“No instant gratification”
HIL Workshops: Healthy Adulting

- Health insurance basics
- Understanding your health plan
- How to find a doctor and make an appointment
- What’s covered by your health plan for free
- Healthy living tips
Young Invincibles’ Mobile App: Health YI

- Health checklist
- Schedule a doctor's appointment
- Ask a question of health care experts
Questions?

@YoungInvincible
Instagram: younginvincibles
facebook.com/together.invincible

Erin Hemlin
Erin.Hemlin@younginvincibles.org
younginvincibles.org