The ACA and Young Adults: Impact & Innovative Strategies to Improve Their Health

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Outline

• Research on impact of ACA on young adults
• Young adult experiences with the ACA
  • Buying a plan on HealthCare.gov
  • Helping consumers choose a good plan

• Innovative strategies to improve adolescent and young adult health under health reform
  • Retail Clinics
  • Social media, mHealth, wearable devices
Impact of ACA on Young Adults

- Extended YA Dependent Coverage (2010)
  - ↑ insurance coverage rates
  - ↓ delayed or forgone care because of cost

- ↑ mental health treatment & hospitalizations (but more covered by private insurance)
- ↓ ED utilization & more covered by private insurance
- ↑ HPV vaccine rates

Chua KP JAMA 2014; Sommers Health Aff 2013; Meara JAMA Psych 2014; Saloner B Health Aff 2014; Hernandez-Boussard T Ann Em Med 2016; Mulcahy A NEJM 2013; Lipton BJ Health Aff 2015
Impact of ACA on Young Adults

- ↑ routine exam, BP screening, cholesterol screening, annual dental visit rates

Wong CA AJPH 2015; Lau JS JAMA Peds 2014
Impact of ACA on Young Adults

• Next Steps: Impact of coverage through the health insurance marketplaces & Medicaid expansion?

Who has visited HIX?

Enrolled in a health plan through the marketplace

- Ages 35-49: 31%
- Ages 19-34: 31%
- Ages 50-64: 36%
- Refused: 2%

Enrolled in Medicaid

- Ages 35-49: 32%
- Ages 19-34: 46%
- Ages 50-64: 22%

Commonwealth Fund ACA Tracking Survey 2015
Young Adults on the Exchanges

• Advantages of Health Insurance
  • Access to preventive or primary care
  • Peace of mind
• Disadvantages of Health Insurance: Financial strain
• Health Insurance Feature Preferences
  • Cost: Deductible, premium, co-pays
  • Preventive care – Free!
  • Dental coverage – Missing
Young Adults on the Exchanges

- Poor understanding of basic health insurance concepts

Wong CA JAH 2015
Young Adults on the Exchanges

- Poor understanding of basic health insurance concepts

Wong CA JAH 2015
Young Adults on the Exchanges

• “This plan is $20 to see a primary doctor, and this one is 10% coinsurance after deductible. I just don’t understand that. What is the deductible to see my primary doctor?”

• Premiums <$100/month would be affordable
  • "Around $10 would be affordable. I think if I really needed health insurance for some ongoing health condition, I’d probably be willing to pay up to $75 a month, but that would really be a hardship."
Young Adults Overwhelmed on the Exchanges

<table>
<thead>
<tr>
<th>Plan Category</th>
<th>Catastrophic</th>
<th>Bronze</th>
<th>Silver</th>
<th>Gold</th>
<th>Platinum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covers less than 60% of the total average costs of care</td>
<td>4 plans 3 insurance companies</td>
<td>7 plans 3 insurance companies</td>
<td>10 plans 4 insurance companies</td>
<td>7 plans 4 insurance companies</td>
<td></td>
</tr>
<tr>
<td>Monthly premium</td>
<td>High $231.87</td>
<td>High $284.95</td>
<td>High $343.62</td>
<td>High $417.04</td>
<td>High $456.11</td>
</tr>
<tr>
<td></td>
<td>Low $177.40</td>
<td>Low $219.04</td>
<td>Low $248.47</td>
<td>Low $289.43</td>
<td>Low $395.03</td>
</tr>
<tr>
<td>Copayment</td>
<td>$15</td>
<td>$11</td>
<td>$32</td>
<td>$14</td>
<td>$12</td>
</tr>
<tr>
<td>Deductible</td>
<td>$6,350</td>
<td>$2,479</td>
<td>$2,015</td>
<td>$1,429</td>
<td>$375</td>
</tr>
<tr>
<td>Out-of-pocket maximum</td>
<td>$6,350</td>
<td>$6,350</td>
<td>$5,720</td>
<td>$3,236</td>
<td>$2,875</td>
</tr>
</tbody>
</table>
Young Adult Choices on the Exchanges

Probability of Making a Wrong Plan Choice by Age

Probability of Choosing a Bronze Plan by Age

Covered California Data 2013-2015
Helping Young Adults Make Good Decisions on the Exchanges

<table>
<thead>
<tr>
<th>Plan Provider</th>
<th>Plan Type</th>
<th>Monthly Premium</th>
<th>Yearly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chinese Community Gold 80 HMO</td>
<td>HMO</td>
<td>$427.32</td>
<td>$5327.84</td>
</tr>
<tr>
<td>Anthem Blue Cross Silver 70 PPO</td>
<td>PPO</td>
<td>$421.40</td>
<td>$5356.80</td>
</tr>
<tr>
<td>Blue Shield Gold 80 PPO</td>
<td>PPO</td>
<td>$454.05</td>
<td>$5448.60</td>
</tr>
</tbody>
</table>

Summary:
- Estimated total costs per year:
  - Chinese Community: $5327.84
  - Anthem Blue Cross: $5356.80
  - Blue Shield: $5448.60

- Overall quality:
  - Chinese Community: ★★★★
  - Anthem Blue Cross: ★★★★
  - Blue Shield: ★★★★
Innovative Strategies to Improve AYA Health Under Health Reform
Retail Clinics

- Located in high-traffic retail stores
- Protocol-based care for common dx
- Convenience & after-hours accessibility
- Number of clinics & visits increasing

<table>
<thead>
<tr>
<th></th>
<th>Relative odds of Retail Clinic Visit (95% CI)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ANY VISIT</strong></td>
<td></td>
</tr>
<tr>
<td>Adolescents (11-18 yrs)</td>
<td>1.27* (1.25, 1.30)</td>
</tr>
<tr>
<td>Young Adults (19-30 yrs)</td>
<td>1.51* (1.49, 1.54)</td>
</tr>
<tr>
<td><strong>PREVENTIVE SCREENINGS, IMMUNIZATIONS</strong></td>
<td></td>
</tr>
<tr>
<td>Adolescents (11-18 yrs)</td>
<td>2.56* (2.44, 2.68)</td>
</tr>
<tr>
<td>Young Adults (19-30 yrs)</td>
<td>3.84* (3.67, 4.01)</td>
</tr>
</tbody>
</table>

Reference site of care is physician office, reference group is children <11 yr. old
<table>
<thead>
<tr>
<th>Extending Clinician Reach &amp; Promoting Behavior Change through Technology</th>
</tr>
</thead>
<tbody>
<tr>
<td>![Social Media Icons] (Facebook, Twitter)</td>
</tr>
<tr>
<td>• Get more in-depth information about health topics covered in visit &amp; discuss with peers</td>
</tr>
<tr>
<td>• Harnessing social norms</td>
</tr>
<tr>
<td>• &gt;1 in 5 teens have an mHealth app</td>
</tr>
<tr>
<td>• Efficacy for promoting smoking cessation, better dietary habits and greater use of mental health screening among youth</td>
</tr>
<tr>
<td>• Can support behavior changes recommended by providers in health visits</td>
</tr>
<tr>
<td>• Enabling people to quantify their own behaviors will drive health behavior change through contextualization &amp; goal-setting</td>
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</tbody>
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