

Millennials & Affordable Care Act Implementation

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Who is Young Invincibles?

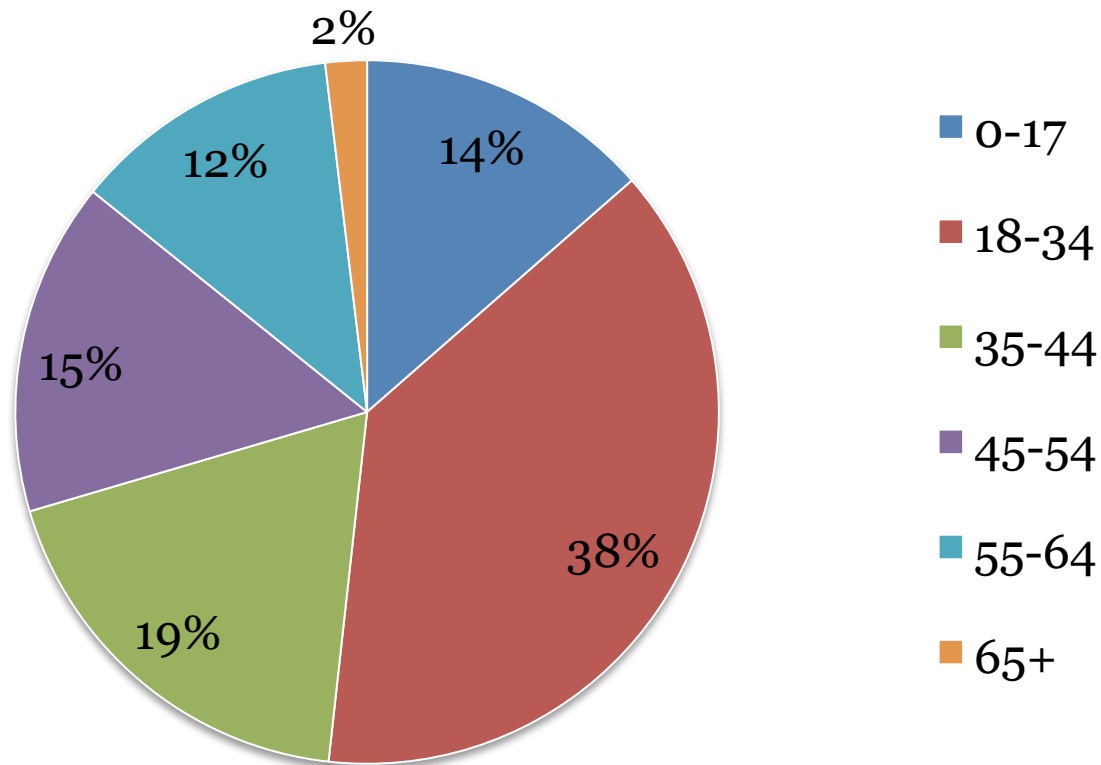


Agenda

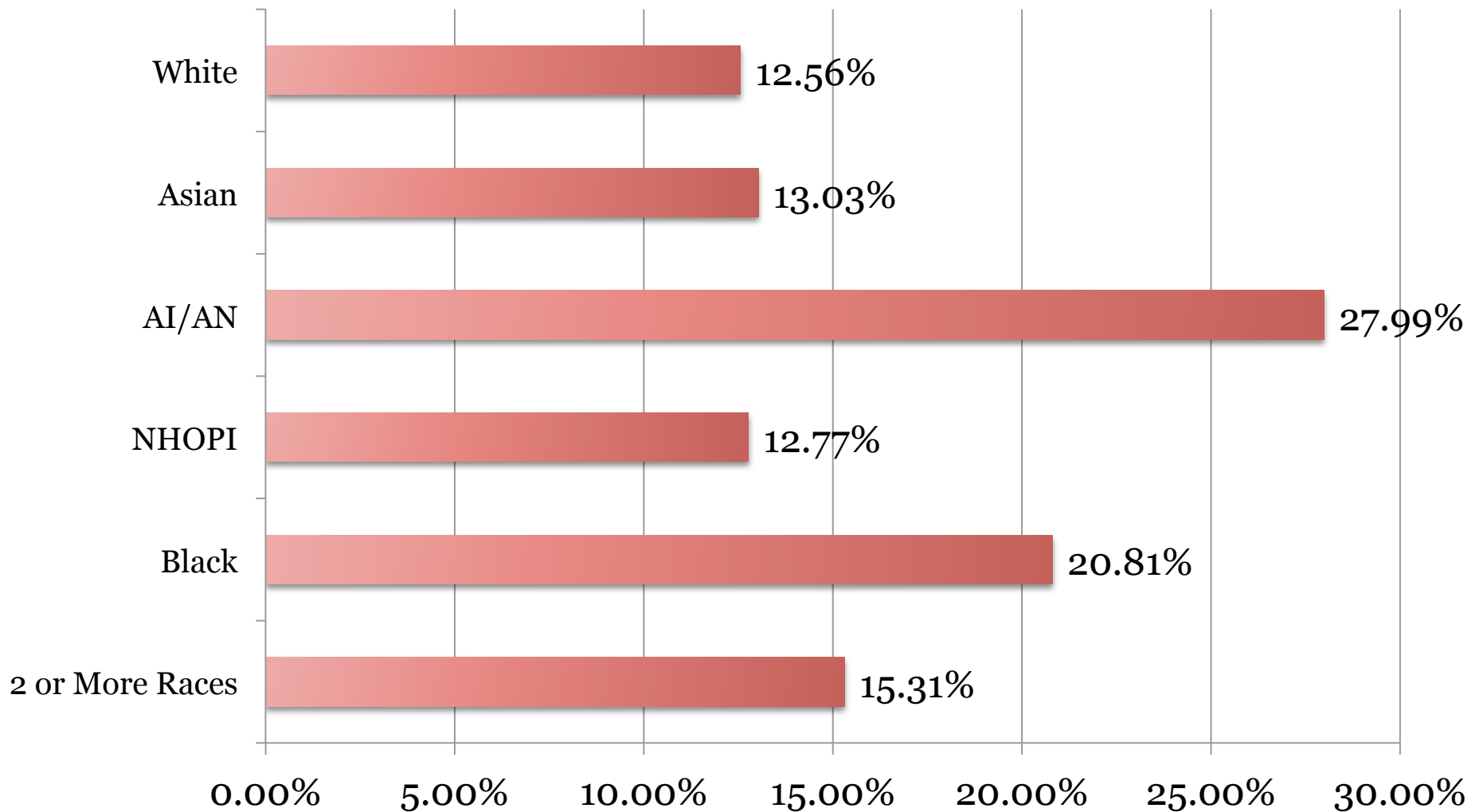
- Millennials in the third open enrollment season
- Key messaging & outreach best practices
- Digital engagement strategies
- Encouraging preventive care

Uninsured Millennials

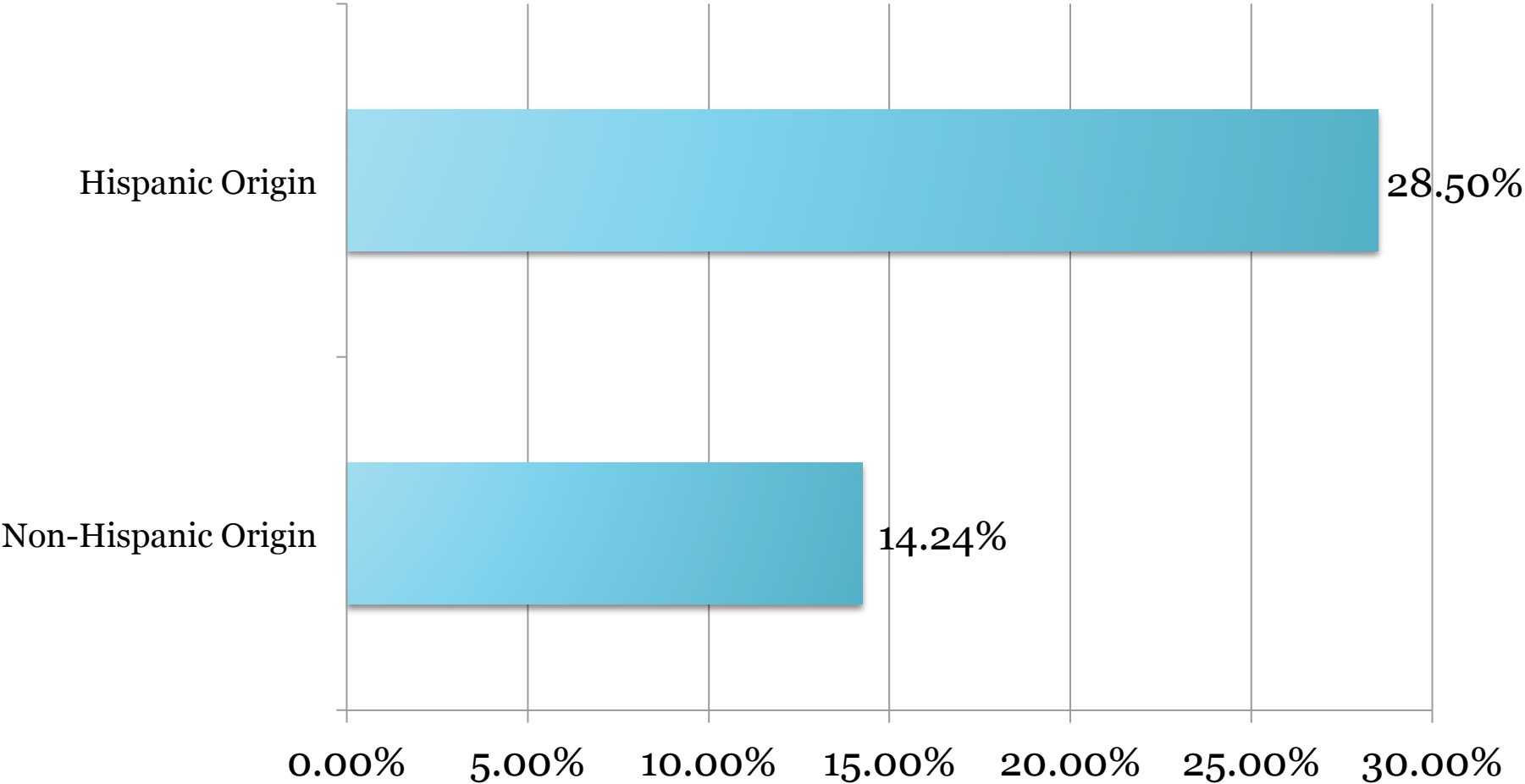
Uninsured by Age



Uninsured Millennials by Race



Uninsured Millennials by Hispanic Origin



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

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

Special Enrollment & Qualifying Life Events

Losing health coverage

Having a baby

Moving to a new area

Gaining a new immigration status

Getting married

Leaving a parent's plan

Leaving incarceration

Individuals have 60 days from the qualifying event to enroll in an insurance plan



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Young Adults & Qualifying Life Events

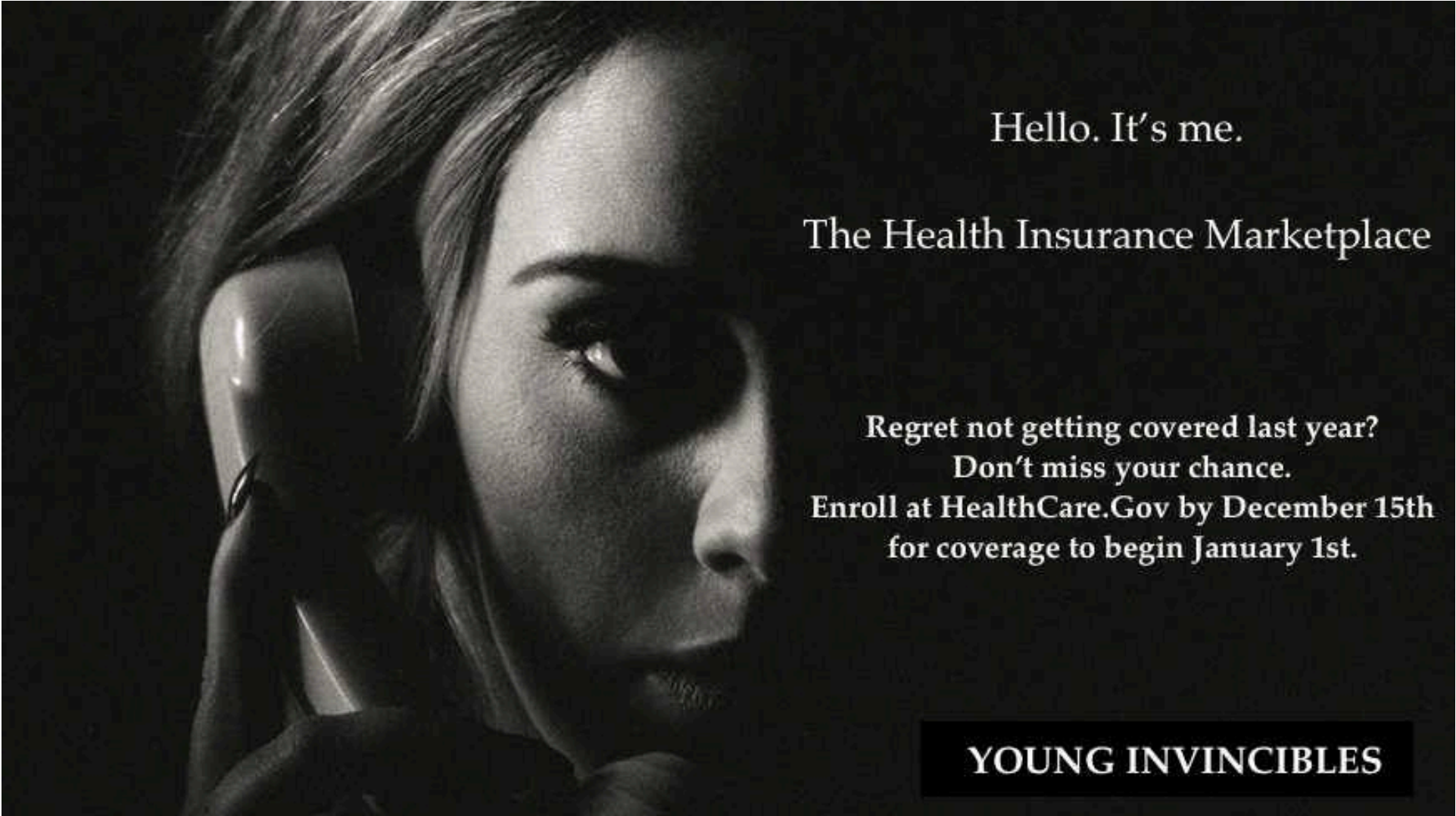
- Young adults *more likely* to experience qualifying life events than any other age group
 - 83% of new mothers are 18-34
 - Median age for marriage: 28 for men, 26 for women
 - Change jobs every 2 years
 - Move at twice the national rate
 - ~4.2 million people turned 26 in 2014

Digital Engagement Strategies

Paid Digital Ads on Social Media

- Digital Outreach:
 - Strategically target audience
 - Authenticity
 - Relevance
 - Little to no text



A black and white photograph of a woman with long hair, looking slightly to the right while holding a white telephone receiver to her ear. The lighting is dramatic, with strong shadows on her face.

Hello. It's me.

The Health Insurance Marketplace

Regret not getting covered last year?
Don't miss your chance.
Enroll at [HealthCare.Gov](https://www.healthcare.gov) by December 15th
for coverage to begin January 1st.

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What's next after enrollment?

Health Insurance Literacy

What is health insurance literacy?

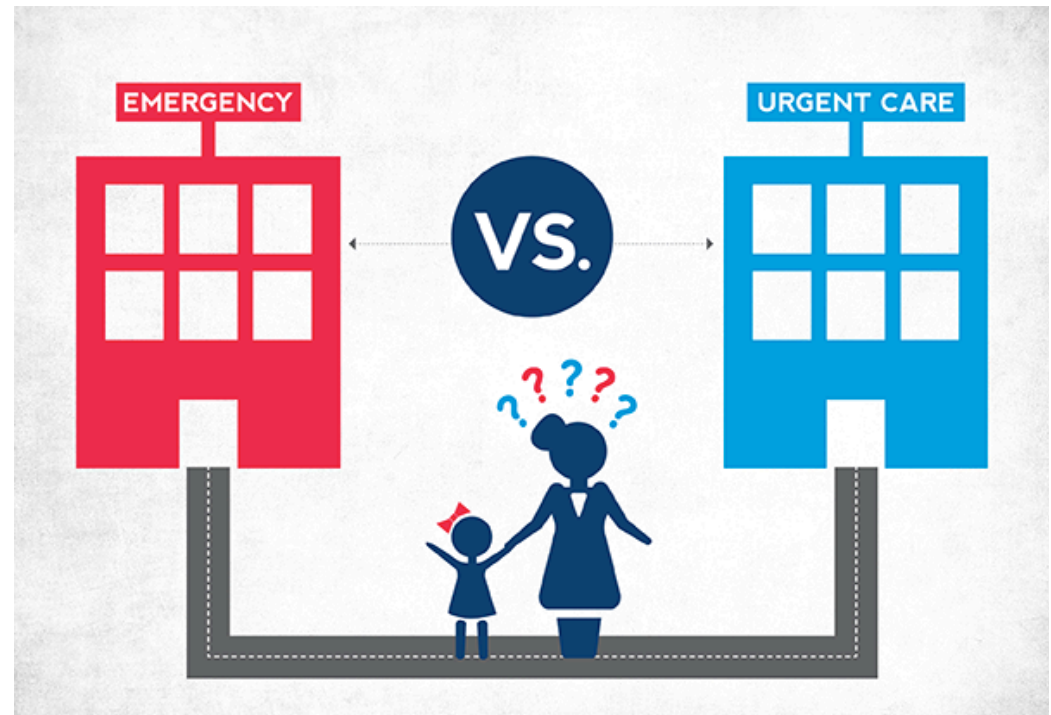
“The capacity to find and evaluate information about health plans, select the best plan given financial and health circumstances, and use the plan once enrolled.”

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”

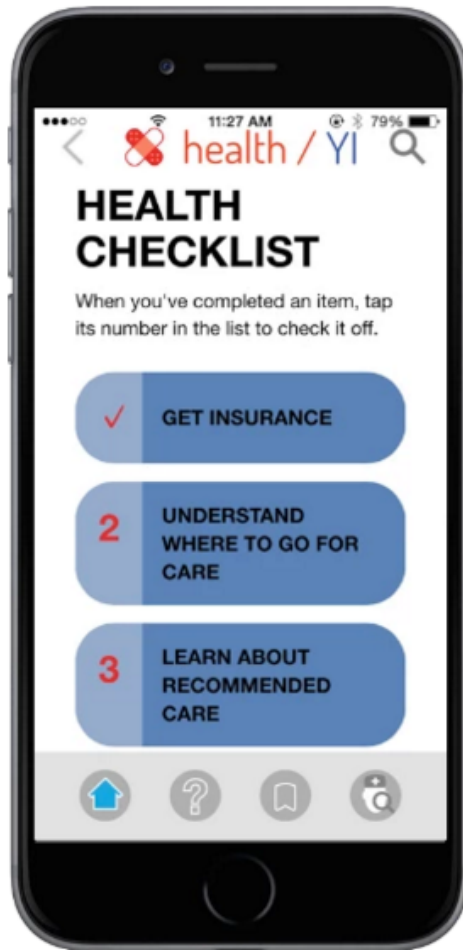


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HIL Workshops: Healthy Adulting

- 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



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Questions?



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