



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

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# Outline

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- **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

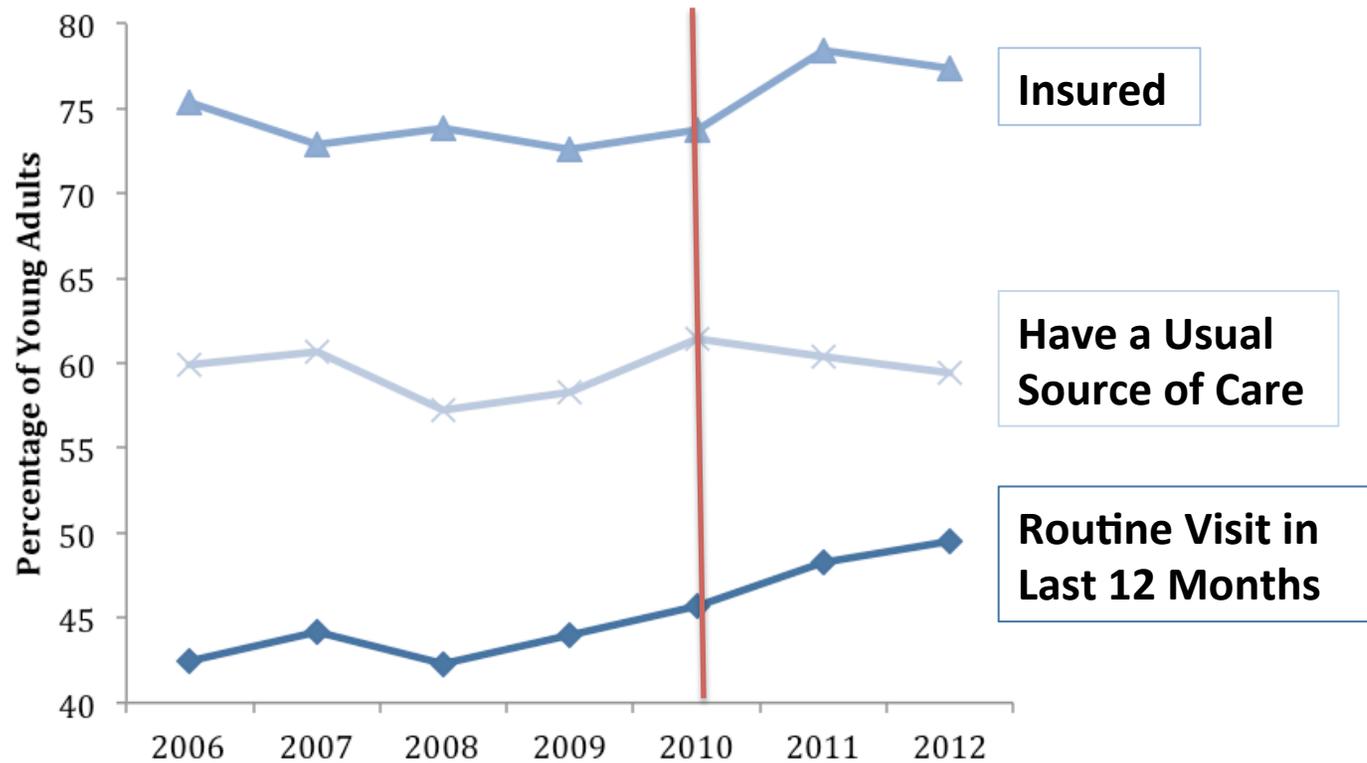
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- **Extended YA Dependent Coverage (2010)**
  - **↑ insurance coverage rates**
  - **↓ delayed or forgone care because of cost**
- **↑ mental health treatment & hospitalizations (but more covered by private insurance)**
- **↓ ED utilization & more 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



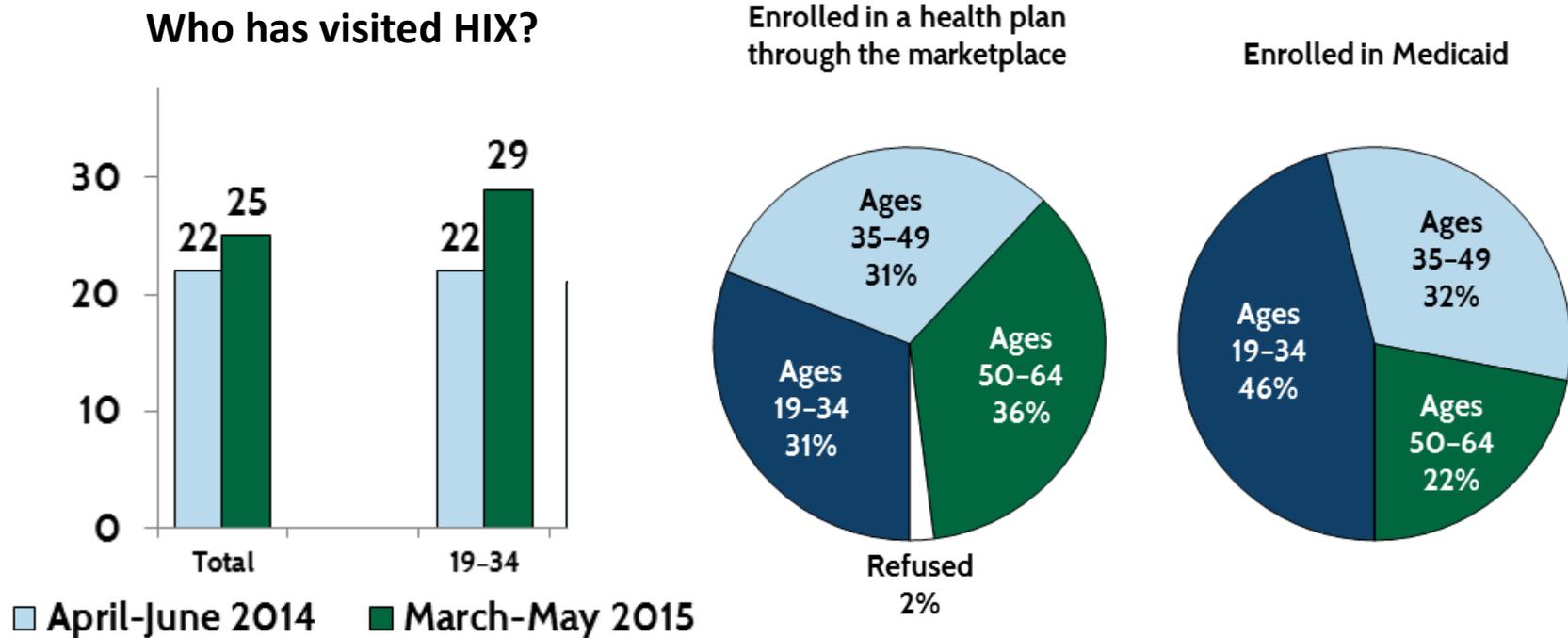
- **↑ routine exam, BP screening, cholesterol screening, annual dental visit rates**

Wong CA *AJPH* 2015; Lau JS *JAMA Peds* 2014



# Impact of ACA on Young Adults

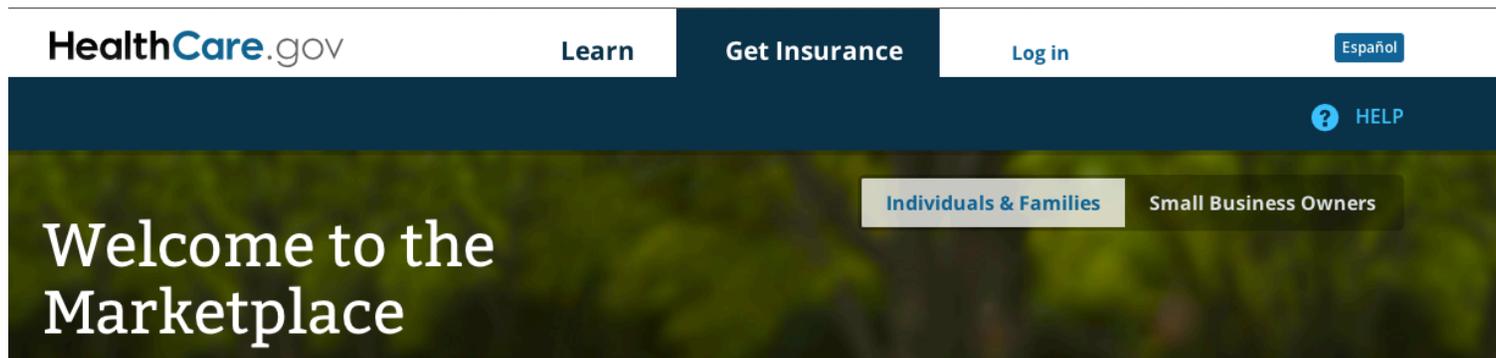
- **Next Steps: Impact of coverage through the health insurance marketplaces & Medicaid expansion?**



Commonwealth Fund ACA Tracking Survey 2015

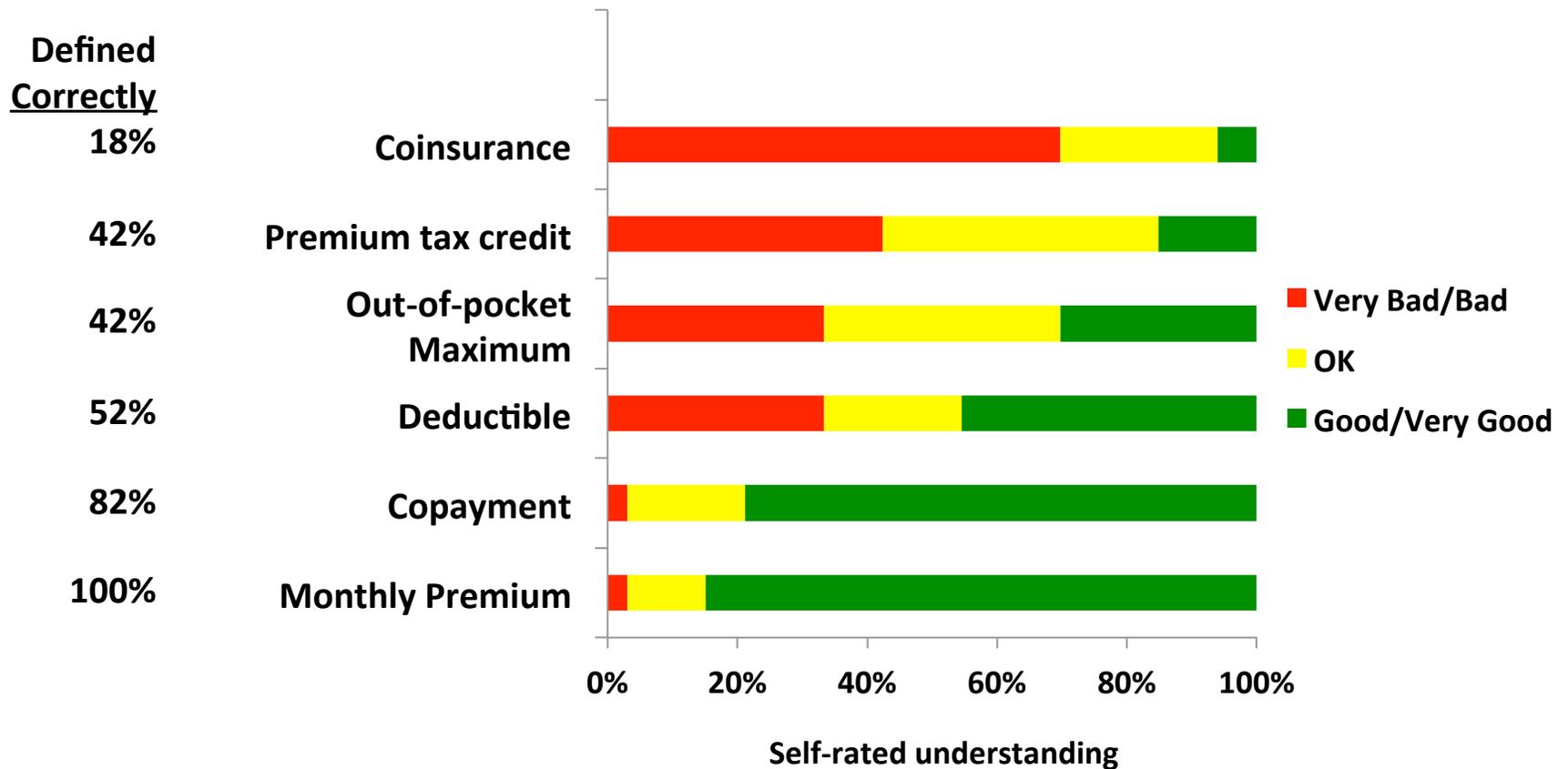


# Young Adults on the Exchanges



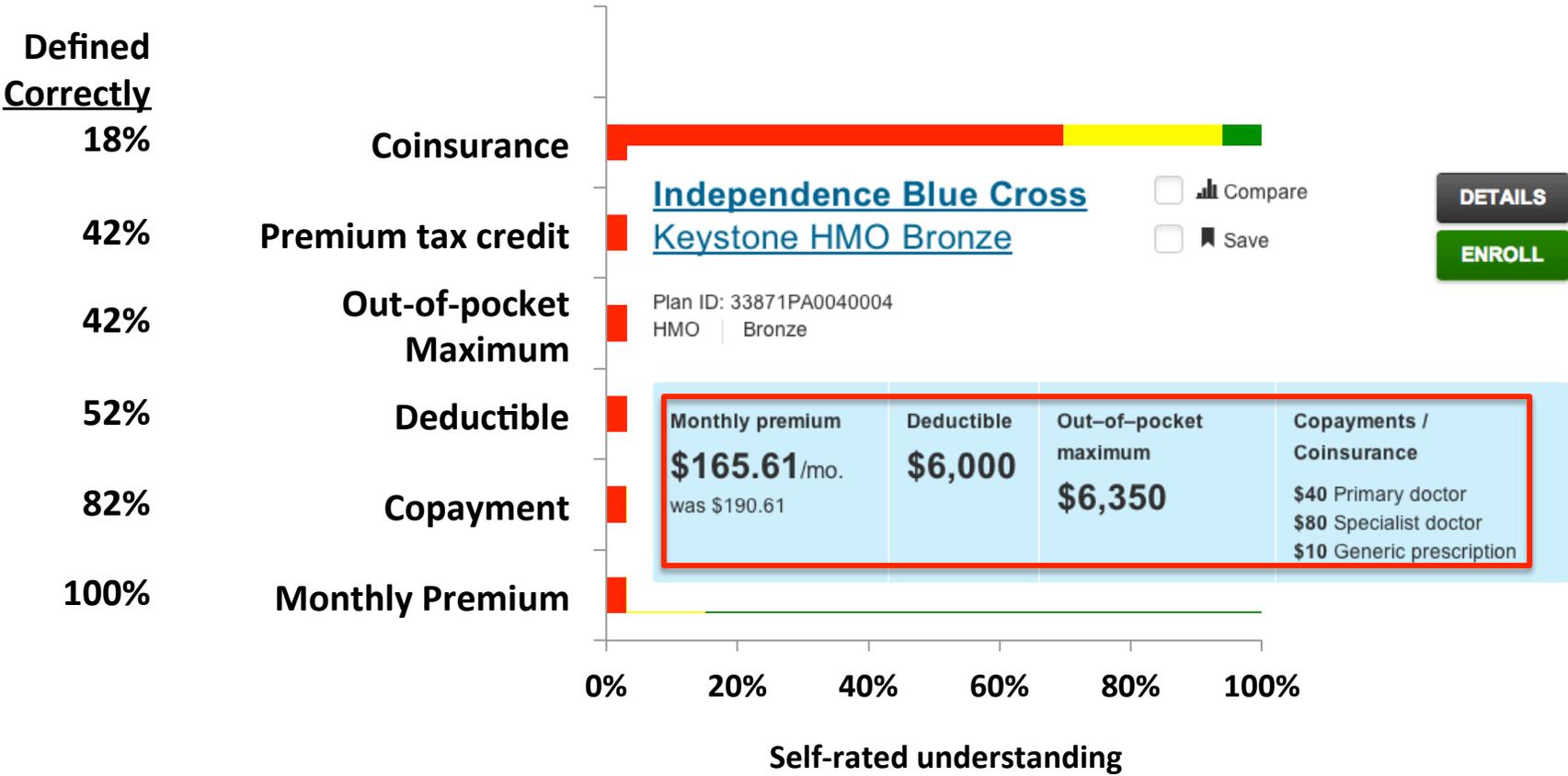
- **Advantages of Health Insurance**
  - **Access to preventive or primary care**
  - **Peace of mind**
- **Disadvantages of Health Insurance: Financial strain**
- **Health Insurance Feature Preferences**
  - **Cost: Deductible, premium, co-pays**
  - **Preventive care – Free!**
  - **Dental coverage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

# Young Adults on the Exchanges



- **Poor understanding of basic health insurance concepts**

# Young Adults on the Exchanges



- **Poor understanding of basic health insurance concepts**



# Young Adults on the Exchanges

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- “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

Select a plan category below

[How do I choose Marketplace health plans?](#)

SHOW ALL

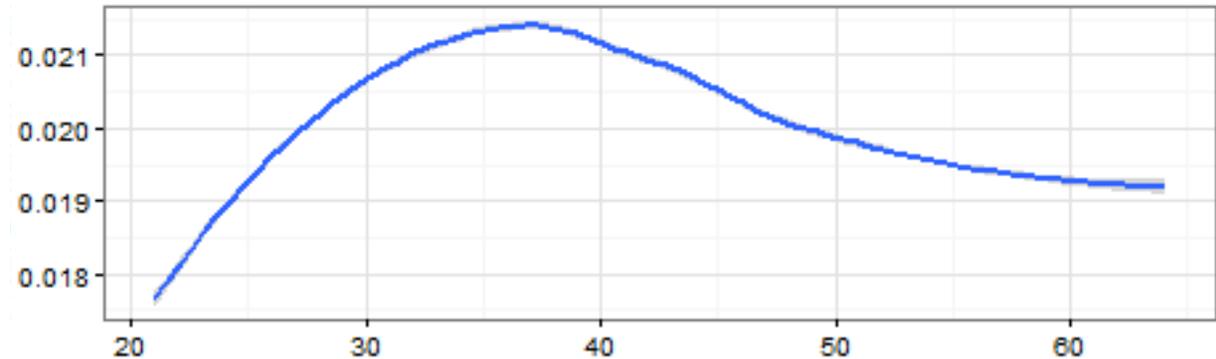
VIEW SELECTION

	<input type="checkbox"/> Select	<input type="checkbox"/> Select	<input type="checkbox"/> Select	<input type="checkbox"/> Select	<input type="checkbox"/> Select
	<b>Catastrophic</b>	<b>Bronze</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
	Covers less than 60% of the total average costs of care	Covers 60% of the total average costs of care	Covers 70% of the total average costs of care	Covers 80% of the total average costs of care	Covers 90% of the total average costs of care
	<b>4 plans</b> 3 insurance companies	<b>7 plans</b> 3 insurance companies	<b>10 plans</b> 4 insurance companies	<b>7 plans</b> 4 insurance companies	<b>2 plans</b> 2 insurance companies
<b>Monthly premium</b>	High <b>\$231.87</b>  Low <b>\$177.40</b>	High <b>\$284.95</b>  Low <b>\$219.04</b>	High <b>\$343.62</b>  Low <b>\$248.47</b>	High <b>\$417.04</b>  Low <b>\$289.43</b>	High <b>\$456.11</b>  Low <b>\$395.03</b>
<b>Copayment</b>	Average <b>\$15</b>	Average <b>\$11</b>	Average <b>\$32</b>	Average <b>\$14</b>	Average <b>\$12</b>
<b>Deductible</b>	 Average <b>\$6,350</b>	 Average <b>\$2,479</b>	 Average <b>\$2,015</b>	 Average <b>\$1,429</b>	 Average <b>\$375</b>
<b>Out-of-pocket maximum</b>	 Average <b>\$6,350</b>	 Average <b>\$6,350</b>	 Average <b>\$5,720</b>	 Average <b>\$3,236</b>	 Average <b>\$2,875</b>

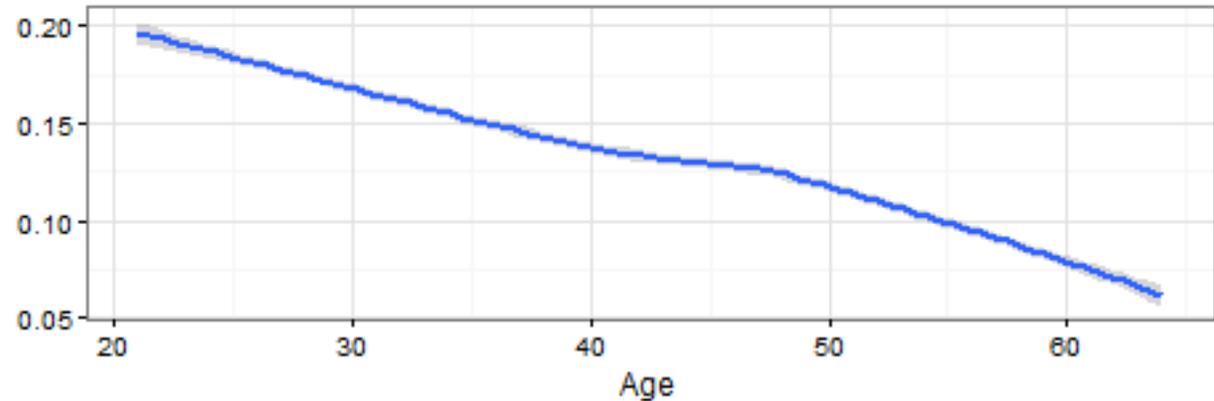


# Young Adult Choices on the Exchanges

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

Sort by ▾ Filter by ▾ Your favorites (0) Print Your cart (0)

 <p>Chinese Community Gold 80 HMO</p> <p>Your monthly premium <b>\$427.32</b></p> <p>After premium assistance of \$0.00</p> <p></p>	 <p>Anthem Blue Cross Silver 70 PPO a Mu...</p> <p>Your monthly premium <b>\$421.40</b></p> <p>After premium assistance of \$0.00</p> <p></p>	 <p>Blue Shield Gold 80 PPO</p> <p>Your monthly premium <b>\$454.05</b></p> <p>After premium assistance of \$0.00</p> <p></p>																	
<p>Summary</p> <table border="1"> <tr> <td>Estimated total costs premium + out-of-pocket Customize now</td> <td>\$5327.84 per year</td> <td>\$5356.80 per year</td> <td>\$5448.60 per year</td> </tr> <tr> <td>Overall quality</td> <td>★★★★☆</td> <td>★★★☆☆</td> <td>★★★★☆</td> </tr> <tr> <td>Browse provider directory per plan</td> <td><a href="#">View Directory</a></td> <td><a href="#">View Directory</a></td> <td><a href="#">View Directory</a></td> </tr> <tr> <td>Product type</td> <td>HMO</td> <td>PPO</td> <td>PPO</td> </tr> </table>				Estimated total costs premium + out-of-pocket Customize now	\$5327.84 per year	\$5356.80 per year	\$5448.60 per year	Overall quality	★★★★☆	★★★☆☆	★★★★☆	Browse provider directory per plan	<a href="#">View Directory</a>	<a href="#">View Directory</a>	<a href="#">View Directory</a>	Product type	HMO	PPO	PPO
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# Innovative Strategies to Improve AYA Health Under Health Reform

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# Retail Clinics

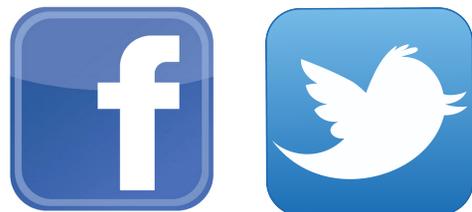
- Located in high-traffic retail stores
- Protocol-based care for common dx
- Convenience & after-hours accessibility
- Number of clinics & visits increasing



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

Reference site of care is physician office, reference group is children <11 yr. old

# Extending Clinician Reach & Promoting Behavior Change through Technology



- Get more in-depth information about health topics covered in visit & discuss with peers
- Harnessing social norms



- >1 in 5 teens have an mHealth app
- Efficacy for promoting smoking cessation, better dietary habits and greater use of mental health screening among youth



- Can support behavior changes recommended by providers in health visits
- Enabling people to quantify their own behaviors will drive health behavior change through contextualization & goal-setting