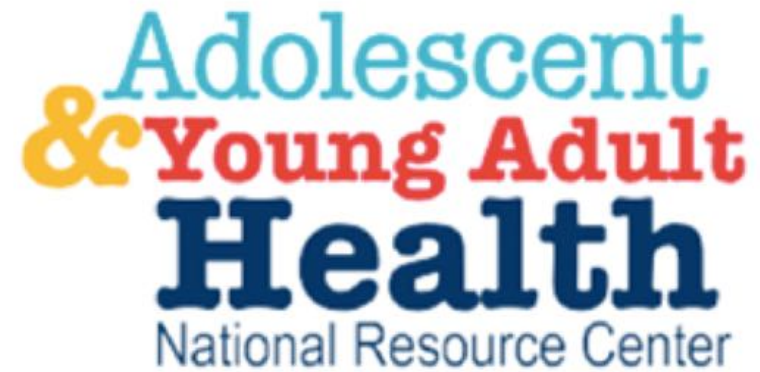


Young Adult Guide to Navigating Health Insurance

Partner Companion

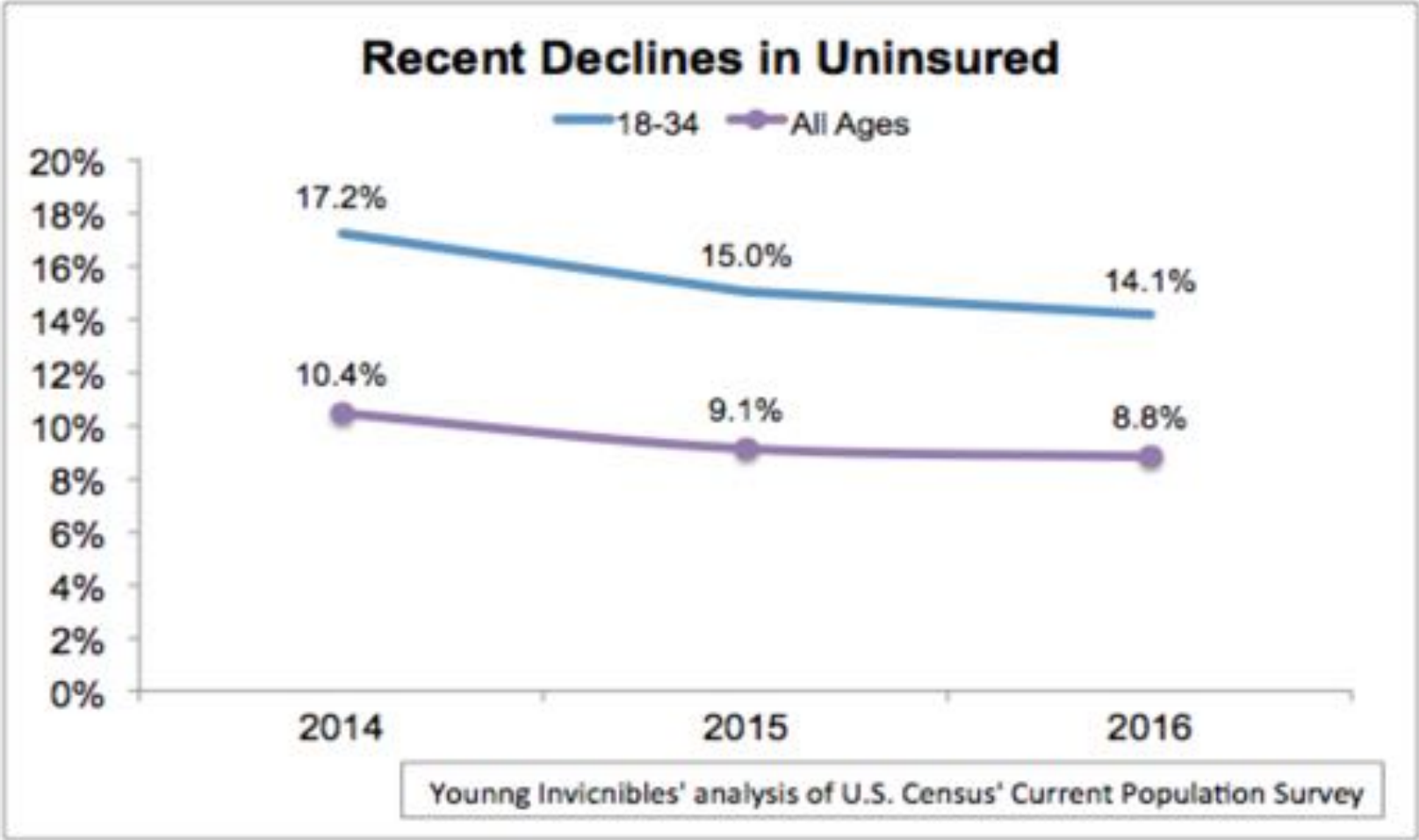
YOUNG 
INVINCIBLES

YOUNG 
INVINCIBLES



This publication was supported in part by the Health Resources and Services Administration (HRSA) of the U.S. Department of Health and Human Services (HHS), (cooperative agreement, U45MC27709). The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by HRSA, HHS or the U.S. Government.

Millennial Coverage Gains



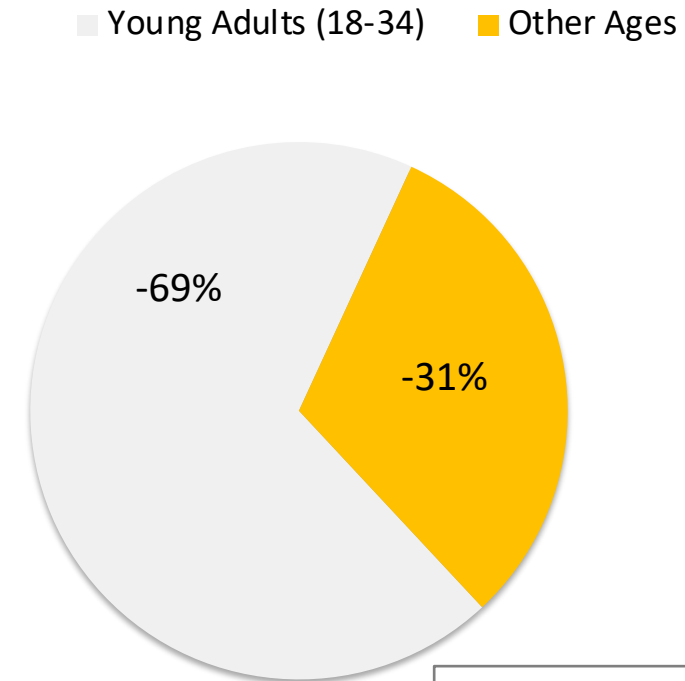
Millennial Coverage Gains

- Young people are taking advantage of new health care options
 - Looking at who gained health insurance from 2015-2016, **over two-thirds were young adults**

What does this mean?

- Targeted outreach efforts are working
- Young people are motivated by comprehensive coverage they can afford

Decrease in Uninsured Rate by Age 2015-2016



Young Invincibles' analysis of U.S. Census' Current Population Survey

Who remains uninsured?

Awareness gaps & confusion remain

It's important to focus in on who among young adults remains without health coverage:

Uninsured rates among young adults 18-34 years old:

- **American Indian/
Alaskan Native: 29.3%**
- Asian: 9.2%
- **Black: 17.0%**
- **Latinx: 26.8%**
- White: 10.0%

- Female: 12.4%
- **Male: 16.9%**



Young Adult Messaging and Outreach

Reaching the Remaining Uninsured Young Adults: Key Messaging

Message Framing:

- Young adults are generally new to purchasing health insurance on their own
- Lower rates of health insurance literacy
- Increased confusion among young consumers

Messaging should:

- Be authentic
- Hyper-targeted to the audience you wish to reach
- Specific and applicable



Top Tier Messages for Young Adults

Young Adult Messaging:

- **Affordability:** by far the most motivating factor
 - Uninsured young adults tend to have lower incomes, and therefore qualify for significant tax credits
 - 85% of marketplace enrollees qualify for tax credits
 - Specific examples resonate most
 - Avoid unwanted costs: health insurance provides financial security
- **Valuable Coverage**
 - Highlight key benefits like mental health care, maternity coverage, preventive care without additional cost
 - Protection against discrimination
 - Coverage that will be there for you when you need it
- **Deadlines, Reminders, In-Person Help**
 - Signing up is easy
 - Free, in-person expert help is available
 - You must enroll during the open enrollment period



Save your bucks

Most shoppers can find health insurance for less than \$100 a month

#GetCovered [Healthcare.gov](https://www.healthcare.gov)



A young person making \$25,000 a year could qualify for a bronze-level plan for just \$22 per month after tax credits



Coverage might be more affordable than you think. More than **8 out of 10** people who enroll through HealthCare.Gov qualify for financial help



All plans sold on HealthCare.Gov **MUST** cover key benefits – including services young people utilize most, such as mental health services, maternity care, and prescription drug services.



Did you know the health insurance marketplace is open for business? Find an affordable, comprehensive health plan at [HealthCare.Gov](https://www.healthcare.gov) today. Don't delay! Open enrollment ends **December 15th**.

Reaching the Remaining Uninsured Young Adults: Outreach Best Practices

- Find them where they are
 - Community colleges
 - Trade & vocational schools
 - Social events
 - Festivals
 - Restaurant & retail industries
- Trusted Influencers
 - Parents
 - Peers
 - Faith Leaders
 - College Advisors & Student Life
 - Employers



Digital Outreach



80% of shoppers can find a plan
for \$75 or less per month.
#GetCovered

Open enrollment is Nov 1 - Dec 15
Healthcare.gov



Plans are so affordable,
you can't help but smile!
#GetCovered

Open enrollment is Nov 1 - Dec 15

Healthcare.gov

YOUNG
INVINCIBLES



Free check up ✓

Free flu shot ✓

Free mental health
screening ✓

Make your appointment today!

[LEARN MORE](#)

YOUNG 
INVINCIBLES

Cutting Through Confusion: ACA plans vs. alternative coverage

What's New: Expanded short-term, limited duration insurance

Short-Term Health Plans

- Originally designed as “stop-gap” option
- Recent federal rules expand the term limits from 3 months to up to 12 months
- Plans can be renewed twice for a total of 36 months
- Do not qualify as health insurance in accordance with the Public Health Act, and therefore do not need to comply with ACA rules

How Are Short-Term Plans different than the ACA?

- Can be medically underwritten based on health status
- Can include exclusions based on pre-existing conditions
- No guaranteed issue (can deny coverage)
- Can include annual or lifetime limits on covered benefits
- Do not have to cover the ACA's 10 essential health benefits

What's New: Expanded Association Health Plans

Association Health Plans (AHPs)

- Small businesses can band together to purchase health insurance for its members
- Recent federal rules loosens rules for AHPs, making it easier to for small businesses and self-employed individuals to join an AHP
- Do not qualify as health insurance in accordance with the Public Health Act, and therefore do not need to comply with ACA rules

How Are Association Health Plans different than the ACA?

- Unlike short-term plans, AHPs do have to comply with some ACA rules including:
 - Preventive care without a copy
 - Dependent coverage until the age of 26
 - No discrimination based on health status
- AHPs **can** charge higher premiums or include exclusions based on occupation
- Do not have to cover the ACA's 10 essential health benefits

What do these new options mean for young people?

- According to eHealth, [Sixty percent](#) of individuals buying short-term plans in 2017 were between the ages of 18 and 34 compared with 27% of ACA marketplace enrollees
- Beware of deceptive marketing:
 - “Affordable plans designed for college students”
 - Low premiums without clear indication of exclusions
 - Higher commissions for brokers will incentivize sale of these plans
- What Young people need:
 - After 8 years of the ACA, young people especially have come to expect health insurance to be available and comprehensive
 - Clear, concise and direct resources identifying short-comings of alternative coverage
 - Stick to key motivating messages: affordability (including cost of not having coverage), valuable coverage and ACA protections, deadlines and reminders

Enrollment Checklist:

Questions to ask an in-person assister, broker or agent:

- Will this plan require me to fill out a medical questionnaire?
- Could I be denied certain benefits or coverage because of my health status?
- Does this plan include annual or lifetime limits?
- Will my premium be based on any factors other than my age and where I live?

If the answer to any of these questions is **YES**, you may not be enrolling in comprehensive coverage, and may be vulnerable to big medical bills.

Thank You

Younginvincibles.org

@YoungInvincible

Erin Hemlin

Director of Training & Consumer Education

Erin.Hemlin@YoungInvincibles.org

@erinhemlin