



Enrolling Young Adults:  
Outreach and Education  
Strategies From The Field

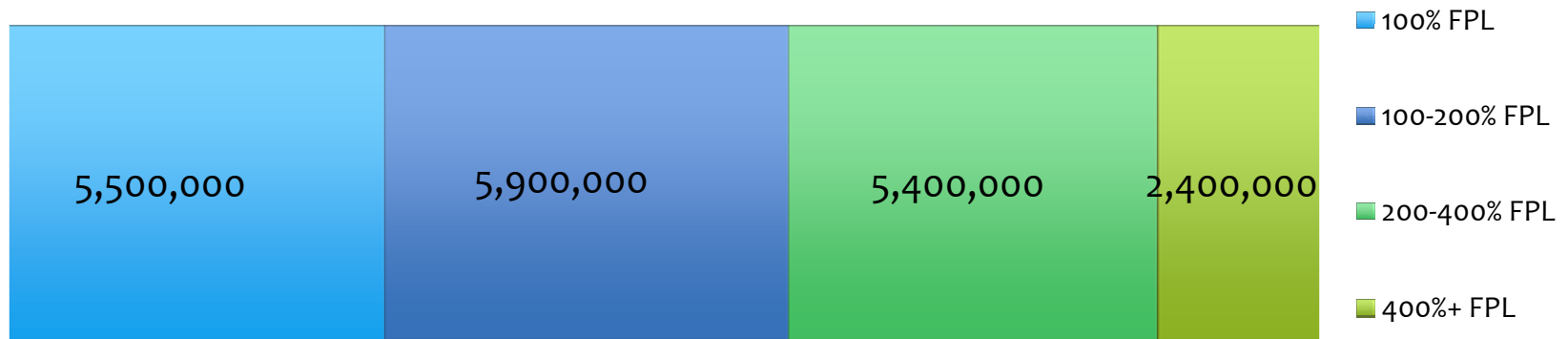
# Overview

- \* The Opportunity
- \* The Challenges of Enrollment
- \* Potential Strategies
- \* Healthy Young America Campaign

# The Opportunity: Nationally

- \* 26.9% of 18-34 year olds in the US lack insurance (15.7% overall)
- \* 19.2 million uninsured 18-34 year olds in US
- \* Young adults of color are disproportionately uninsured

**Uninsured 18-34 Year Olds in the US**



# The Opportunity: States

## Young Adults (18-34) as a % of Total Uninsured Population

- \* Arizona- 29% (328,000)
- \* California- 42% (3,082,000)
- \* Colorado- 40% (312,000)
- \* Connecticut- 41% (125,000)
- \* DC- 46% (24,000)
- \* Florida- 36% (1,366,000)
- \* Illinois- 41% (767,000)
- \* Kentucky- 42% (259,000)
- \* Maine- 31% (41,000)
- \* Maryland- 40% (316,000)
- \* Massachusetts- 31% (67,000)
- \* Mississippi- 38% (181,000)
- \* Missouri- 38% (333,000)
- \* New Hampshire- 40% (65,000)
- \* New Jersey- 36% (479,000)
- \* New York- 42% (986,000)
- \* North Carolina- 39% (604,000)
- \* Pennsylvania- 43% (596,000)
- \* Virginia- 41% (435,000)
- \* Washington- 36% (355,000)

# Leveraging Funding

- \* Billions of dollars will be flowing to states and localities for outreach and enrollment

- \* Federal: Consumer Assistance Program Grants
- \* Federal: Exchange Establishment Grants
- \* State Exchange and Outreach Funding
- \* Navigators and Assisters
- \* Foundation Funding

# Enrollment: The Goal

- \* Get Young People To The Exchange
- \* Every State is Different
  - Federal Exchange?
  - State Exchange?
  - Federal Partnership Exchange?
  - Medicaid?

# Two Initial Hurdles To Overcome

1. Perception that insurance is not affordable
2. Lack of information about how it works for the individual

# First Steps

1. Make It Real: The Importance of Stories To Illustrate Affordability
2. Details Matter



# Jennifer, 24 years old

- \* Part-time student, full-time at small local grocery store
- \* Earns \$23,000/year
- \* Takes home: \$1,438/month
- \* Total health premium: \$283/month
- \* With tax credits she pays: **\$121/month**

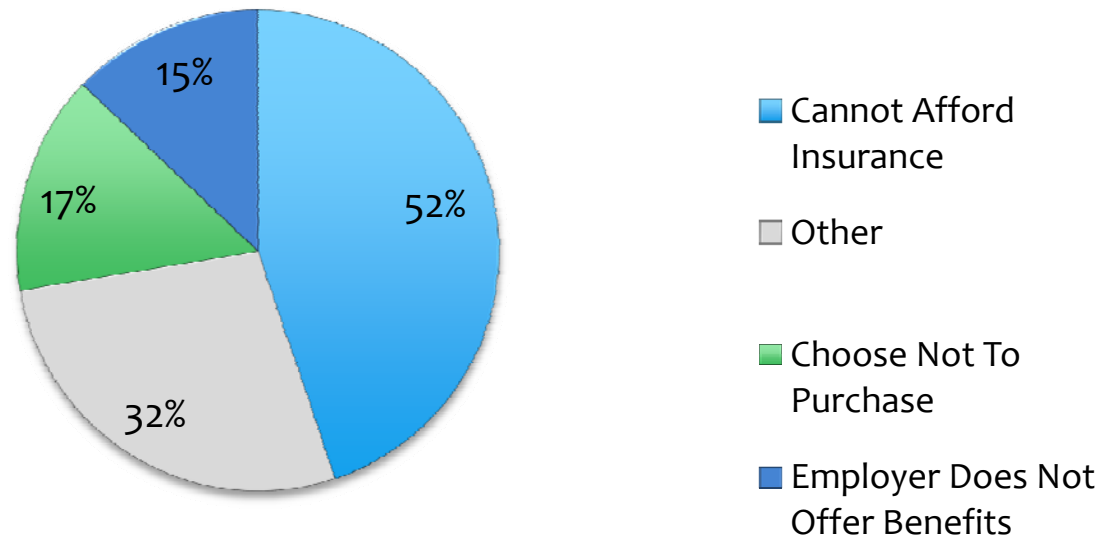


# General Messaging Issues

## Why buy coverage?

- \* YI Poll: 68% of 18-34 year olds said they were worried about being able to afford coverage for them and their family
- \* Focus on those who say they can't afford it and don't get it through work

### YI Poll: Why are you uninsured?



# Why Buy Coverage Given The Cost?

- \* The Responsibility Argument
- \* The Hit By A Bus Argument
- \* The Financial Argument
- \* The Issue Specific Argument (ie Birth Control)
- \* The Prevention Argument



\*Tone? Make It Fun

\*Need More Research

# Specific Messaging Issues

- \* Medicaid Expansion
- \* Subsidies
- \* Exchanges/Marketplaces
- \* See [Herndon Alliance](#) research:
  - Easy to use website for comparing plans
  - Helps consumers against power of insurance companies
  - Peace of mind if you lose or change jobs
- \* Individual Mandate

# Past Models

- \* Compete on Price (Catastrophic Plans)
- \* Compete on Message



**Anthem Blue Cross Tonik Health Insurance**  
simple, affordable health insurance

Because sometimes the bigger the air...the bigger the medical bill

medicoverage.com

The advertisement features a green background with decorative white and light green floral patterns. On the left and right sides, there are silhouettes of a person wearing a mask and holding a large white bag. The text is centered and uses a mix of bold and regular fonts.

# Public Health Campaigns

- \* See YI Report: Young Adult Outreach and the ACA

- \* Overview of Past Public Health Campaigns

1. Text4Baby
2. Philadelphia STD Campaign
3. MTV “Get Yourself Tested” Campaign
4. DARE
5. Abstinence-Only Sex Ed
6. Massachusetts Health Reform (see report)
7. Others?

# Public Health Campaigns Lessons

## \* Lessons Learned

- \* Role of new technology
- \* Targeted social media can be more cost-effective than traditional media
- \* Incentives and contests can work
- \* Timing is key
- \* Choose the right communicator
- \* Non-health partners (media, the DMV, etc.)
- \* Prevention and financial security as key messages

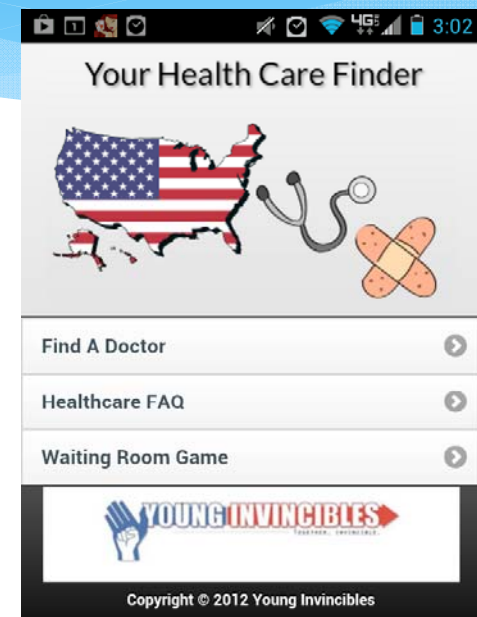
# Techniques For Enrollment

- \* Traditional Comms Campaigns
- \* Grassroots and Partner Outreach
  - Target low-income/communities of color
  - Cultural competence, translation where needed
- \* Mobile Technology
- \* Challenges/Incentives
- \* New Partners: Navigators, Clinics, Media, Community Colleges, DMV, etc.
- \* Social Media (Facebook, Twitter, etc.)

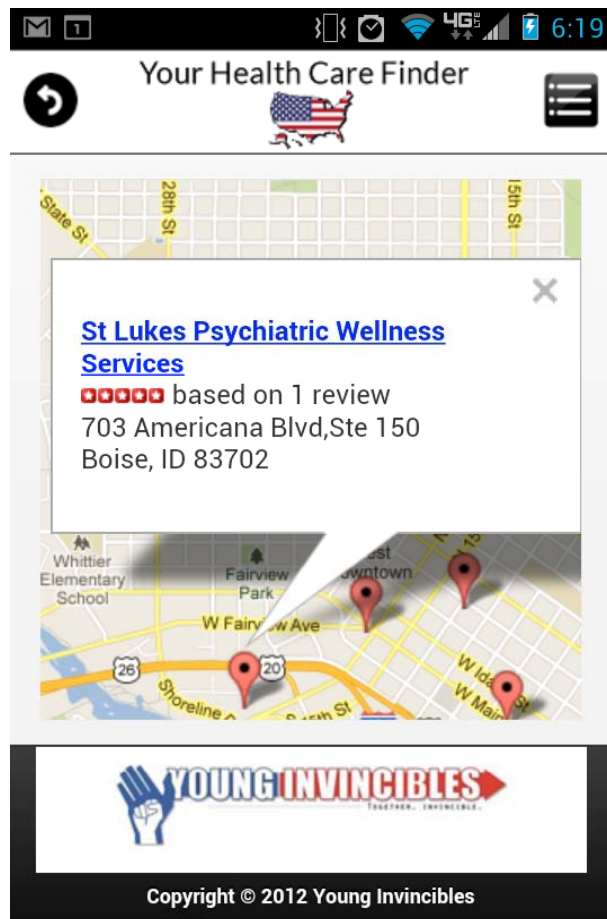


# Mobile Outreach

- \* Your Healthcare Finder
  - \* Find doctors in the area
  - \* For [Android](#) and [iPhone](#)
  - \* <http://younginvincibles.org/promotion/young-invincibles-theres-an-app-for-that/>
- \* Mobile Website
- \* Text Message Services
- \* QR Codes



# Find a Doctor



- \* Find doctors and Community Health Centers in your area
  - \* Search by location with GPS or zip code
  - \* Search by name or category
- \* Shows user ratings of doctors in the area

# Healthcare FAQ

## Healthcare FAQ



Birth Control and STDs



Health Insurance Options



Get On Your Parent's Plan



Student Health Insurance



New Health Care Law



Insurance for a Chronic Condition



- \* Explains how to find health insurance for different people (students, chronic conditions, buying your own plan)
- \* Explains the health care law
- \* Defines common health insurance terms

# Waiting Room Game

Fun game for people to play while passing time in the waiting room



# Opportunities For Partnership

## 1. YI Train-the-Trainers

- Idaho (today); Chicago (12/14); Texas, California, Virginia, Mississippi, Maryland, NY, DC, etc.

## 2. YI Mobile App in your state

## 3. Future focus groups and research

## 4. Healthy Young America Campaign

# Healthy Young America Campaign





# Follow-Up

- \* Differences Matter: states, communities, & youth constituencies

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