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

- 5,500,000 (100% FPL)
- 5,900,000 (100-200% FPL)
- 5,400,000 (200-400% FPL)
- 2,400,000 (400%+ FPL)
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
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?

- 52% Cannot Afford Insurance
- 32% Choose Not To Purchase
- 17% Choose Not To Purchase
- 15% Other
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
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://youginvincibles.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

* 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

Level 1: Benevolent Bones
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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