

Making Young Invincibles Vincible

Christina Postolowski, Young Invincibles

Adam Fox, Colorado Consumer Health Initiative

Chandler Budlong-Springer, Boulder County Health Coverage Guide

Reaching and Engaging Millennials in Health Care: Notes from the Field

@YoungInvincible

YoungInvincibles.org

facebook.com/together.invincible



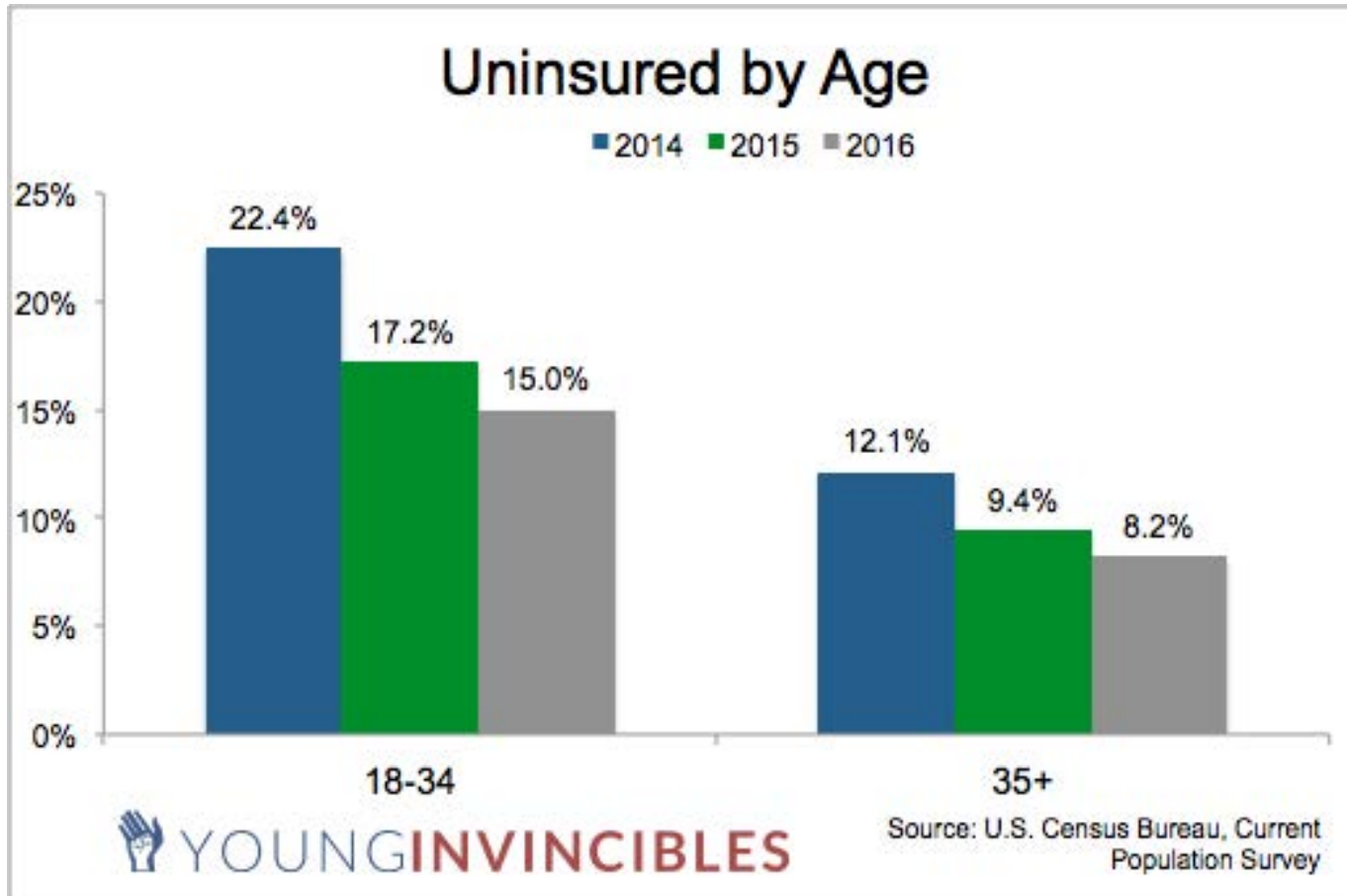
Who is Young Invincibles?



Agenda

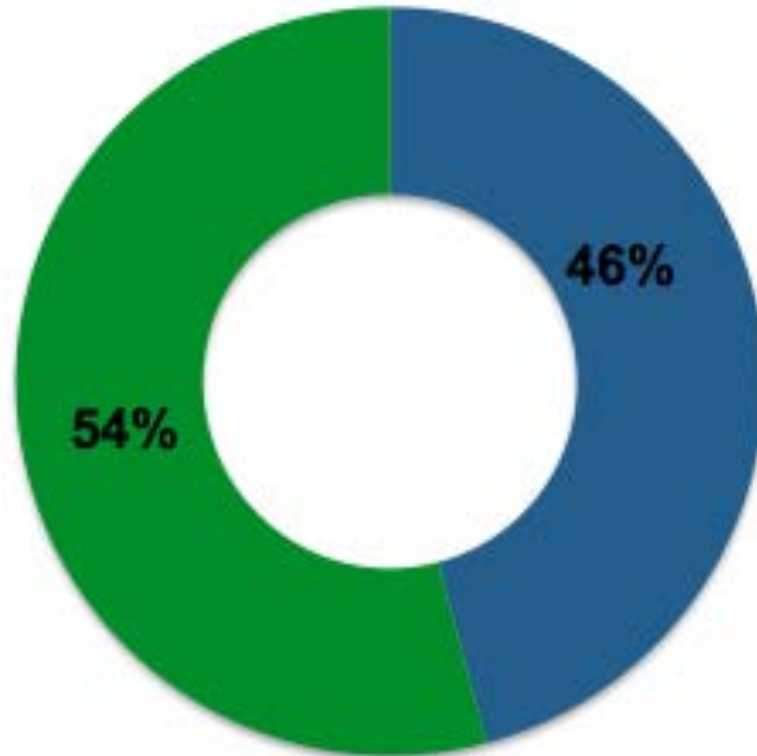
- Overview of *Healthy Young America* campaign
- Key messaging & outreach best practices
- What's next for OE4

ACA is working!



Newly Insured by Age since ACA

■ 18-34 ■ 35+



 **YOUNG INVINCIBLES**

Source: U.S. Census Bureau, Current Population Survey

Healthy Young America

- Campaign goals:
 - Educate and help enroll 25,000 young adults nationwide
 - Train partners to effectively reach young adults
 - Reach another 1 million young adults through digital engagement
- Tactics:
 - Train-the-trainer series to train partners on millennial engagement
 - Held local education and enrollment events to reach young adults directly

Lessons Learned & Best Practices

Importance of Partnerships

- HBCU's & Hispanic-serving institutions
- Greek life
- Grocery stores & restaurants in immigrant communities
- Safety net programs
- Free tax prep programs
- Transition programs for foster youth
- Transition programs for recently incarcerated



Millennials Want Insurance

- Pre-ACA, only **5%** polled reported choosing to forgo health insurance
- Young adults value and want health insurance
 - “Affordability, Not Invincibility”
- **46%** of those newly insured are young adults

Messaging Overview

- Top message: “low-cost plans are available through the marketplace”
- Increasing fine amounts push uninsured to enroll
- Availability of in-person assistance
- Financial help WITH income figures
- Affordability as top priority

Messaging to Peers

- Benefits of having insurance
 - Get preventive care like check ups and flu shots for free
- Financial security
 - Young adults end up in the ER more than any other age group outside the elderly
- Individual mandate & penalty
 - Why pay something for nothing?
- Financial assistance
 - Vast majority receive financial help



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5181539
Leo Bianchetto | Dreamstime.com

Messages Based on Cost

- Most young adults will find a plan that is free or subsidized coverage
- Highlight stories of consumers with low cost plans
 - Ex: VA young mother & her child got covered for \$17/month
- Free preventive services: flu shots, yearly check ups, contraception, HIV/STI screenings, etc.
- Keep it real & relate the cost to other monetary items



How Much of a Tax Credit?

- Four tiers of plans – Bronze, Silver, Gold, and Platinum
- Tax credits are calculated based on Silver plan
- Individuals can use tax credit for any plan
- Tax credits will change with income

Hourly Wage	Monthly Income	Monthly Premium	Tax Credit	Actual Cost
\$11.46	\$1,375	\$228	\$180	\$48
\$19.10	\$2,292	\$228	\$54	\$174

Based on 2016 rates in Denver, CO

How much do I pay... for a sore throat?

The doctor's visit costs \$100. You haven't met your deductible yet (\$1,000) how much will you pay for the visit?

You pay a \$25 co-pay, the insurance company covers the rest of the cost of the visit, even before your deductible has been met

How much do I pay... for a broken leg?

Without Insurance:

You pay the whole cost:

- Hospital Stay: \$13,729
- Surgery: \$1,986
- Anesthesia: \$849

Total: \$16,564

With Insurance:

- First, meet your deductible: \$1,000
- Then, you pay 30% of the costs

You pay: \$5,669.20

What's next?

Millennial Outreach and Enrollment Summit

- September 27, 2016
- Hosted by YI in partnership with The White House & CMS



New Millennial Initiatives in OE4

- New digital platforms – Twitch
- Mobile 2.0 – HealthCare.gov
- Targeted and coordinated partner campaigns – #HealthyAdulting
- IRS outreach to consumers paying the fee

National Youth Enrollment Day

December 10, 2016

nationalyouthenrollmentday.org



Health Insurance Literacy

- Consumers have serious difficulties understanding and using health insurance
- There is a dearth of usable information on the precise barriers facing consumers

What we know...

- Fewer than a 1/3 of young adults were very or somewhat confident in understanding of key health insurance concepts, compared to 1/2 of 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

What we want to know...

- What exactly do/don't young adults know about using health insurance
- What do/don't they know about preventive care
- Entry points – where is the best space for learning
- Appropriate health messaging

YI's Health Insurance Literacy Campaign

- What we set out to do:
 - Increase young adults' knowledge of how health insurance works
 - Encourage proactive use of preventive care
- Our tactics:
 - Focus groups
 - Consumer workshops
 - Partner trainings
- Early findings:
 - Unsurprising: much confusion over how to use and pay for health care
 - Surprising: much confusion over what “preventive care” actually is, and where to get it

Questions?



Christina Postolowski

Christina.Postolowski@younginvincibles.org

<http://younginvincibles.org/>

Colorado Millennials – What we know

- Uninsured rate down from 29% to 12-13%.
- Still disproportionately high rate of uninsured
- Need the highest # of touches to enroll
- Less likely to understand health insurance
- More likely to choose lower level coverage – very price sensitive
- Harder to reach / consume massive amounts of content

Why so difficult? - the good & the bad

- YI's have the most possible coverage options of basically any population
 - Marketplace
 - Including CYA plans
 - Medicaid
 - Parent's coverage
 - Student health plans
- That makes messaging to YIs more challenging/disparate
- Insurers have failed to move this population for DECADES!!!
- Health care isn't top priority for millennials
- Is there a way to take advantage of this?

What has worked to reach YI's



got insurance?

Brosurance
Keg stands are crazy.
Not having health insurance is crazier.
Don't tap into your beer money
to cover those medical bills.
We got it covered.

Now you can too.
thanks
abamacare!
#GotInsurance
doyougotinsurance.com

Rob, Zach, & Sam
Bros for Life

The advertisement features three men in a playful, fraternal pose. One man is lying on his back on a metal keg, with another man standing on top of him. A third man stands to the right, holding a red cup. The men are dressed in casual, sporty attire. The background is plain white.

The only thing riskier than crossing a street in Utah without a flag?

(We're not an insurance plan, but we'll help you find one)

Not having health insurance.

#whatsmorerisky
takecareutah.org

Photo Courtesy of paco47

The advertisement shows a street scene with a crosswalk. A red flag with the 'Take Care Utah' logo is attached to a signpost. The text is overlaid on the image in white and black boxes.

The only thing riskier than hiking alone in Utah?

Not having health insurance.

#whatsmorerisky

Get insured by March 31st at www.healthcare.gov
Find help at www.takecareutah or call 2-1-1

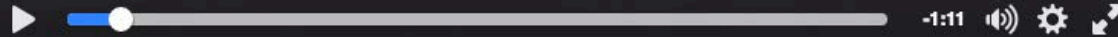
TAKE CARE UTAH

The advertisement shows a man in a red t-shirt and blue cap climbing a rock face. He is wearing a harness and has climbing gear nearby. The text is overlaid on the image in white and black boxes.

WHEN IT COMES TO GETTING HURT

The dumbest word is

UNINSURED



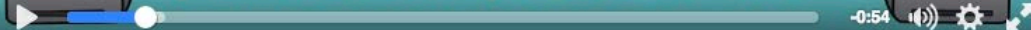
cohealth.co/enrollmenttrap

Like Comment Share

46

WHEN AN  HITS ME

TURN ON THE SOUND



cohealth.co/rapSEPs

Like Comment Share

53 Reactions 2 Comments 14K Views

How to USE your health insurance

How to SHOP for health insurance

CoveredU.org (en Español – SeguroTU.org)

Infographic - cohealth.co/covereduinfograph

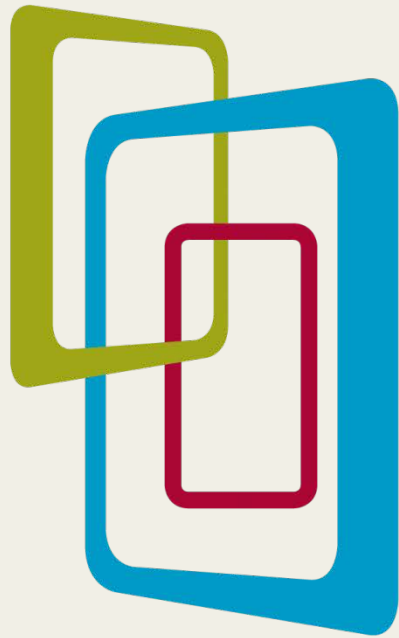
Think big – but be practical

- Use free/cheap tools to create good content
- Be brave! Be funny/ different!
- No matter where you are doing outreach – make it visual
- Identify potential influencers
- Go where they are
- Be authentic
- In-person outreach still key



Revamp Messaging for YI's

- Tried and True – financial assistance, in-person assistance, penalty
- New approaches are needed (remember – be different)
 - Relate health insurance to key YI issues like student debt, rent/housing costs, etc.
 - Communicate the value in real terms



BOULDER COUNTY
HOUSING
& HUMAN
SERVICES

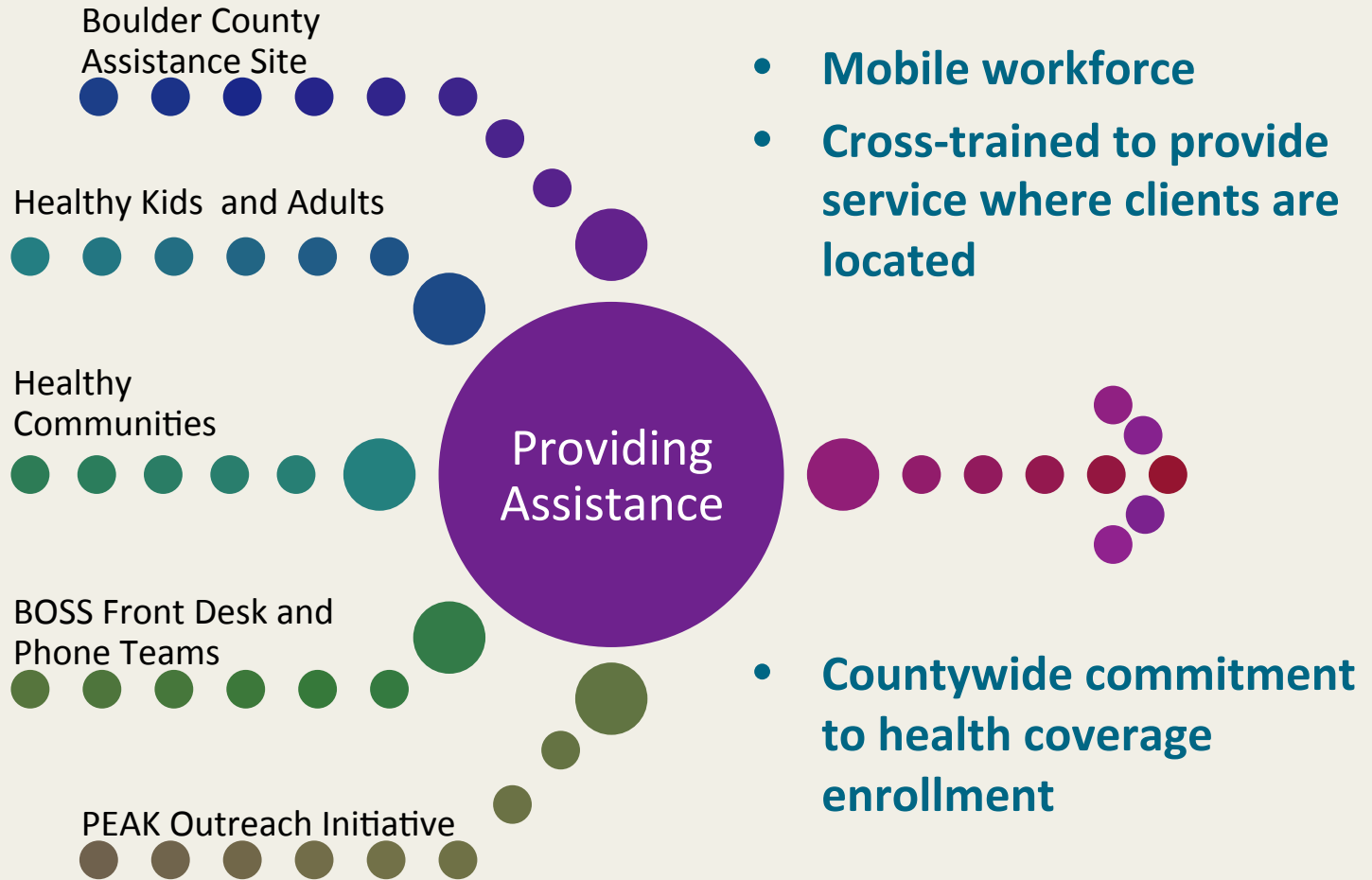
Hope for the future, help when you need it.

2016 Building Better Health Young Invincible

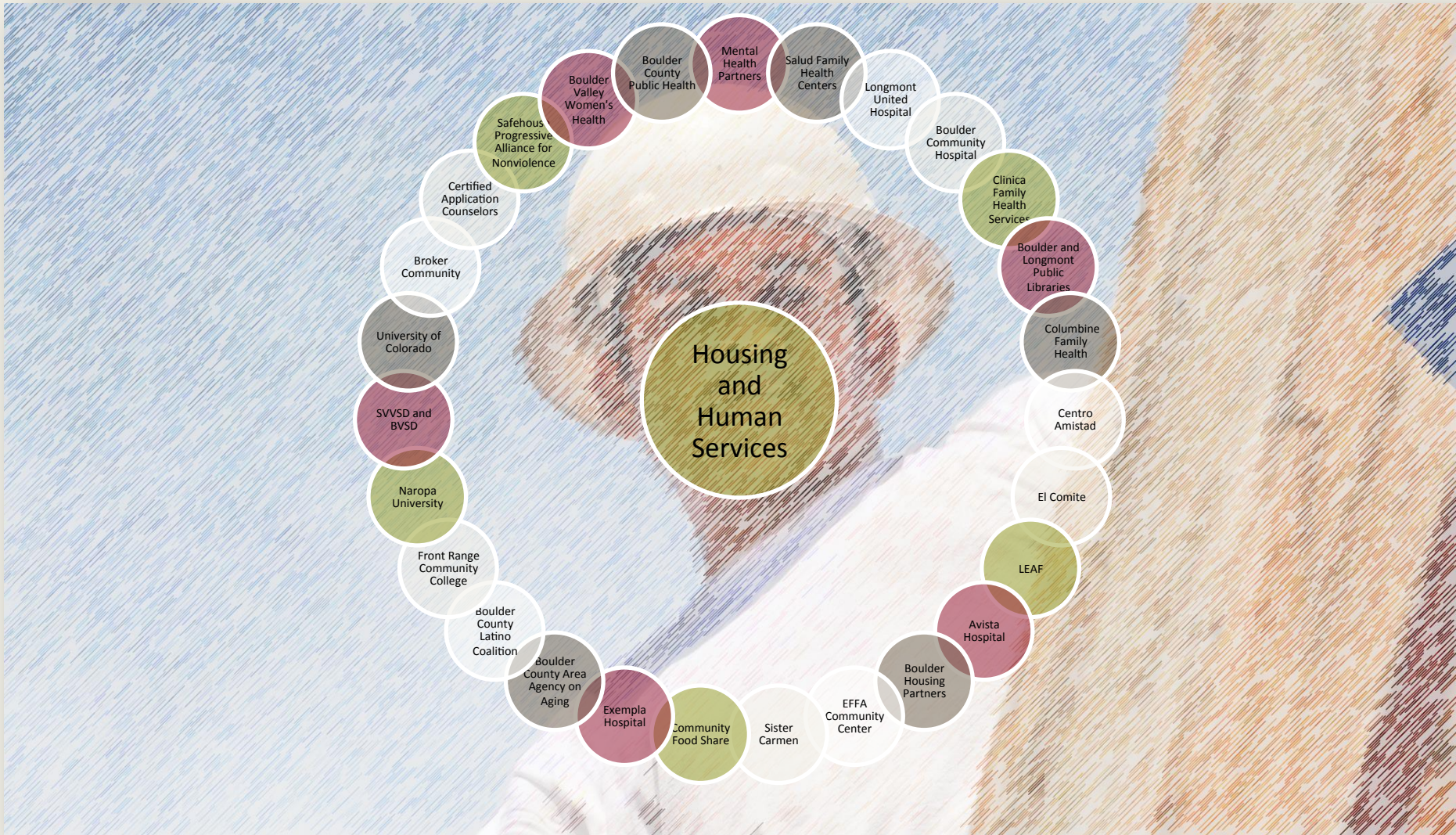
Chandler Budlong-Springer



Boulder County Approach



Outreach Partnerships





BOCO Young Invincible

- **Estimated 13,000 EBNE* uninsured prior to OE-3**
 - **Estimated YI (18-33 years old): 6,032****
 - English language: 2,795
 - Spanish language: 3,237
- **College Students**
 - Undergrad = covered
 - Mature students, graduate students, Front Range Community College, Naropa University
- **Concentrated in traditional university housing, affordable neighborhoods, Eastern Boulder and mountain communities**

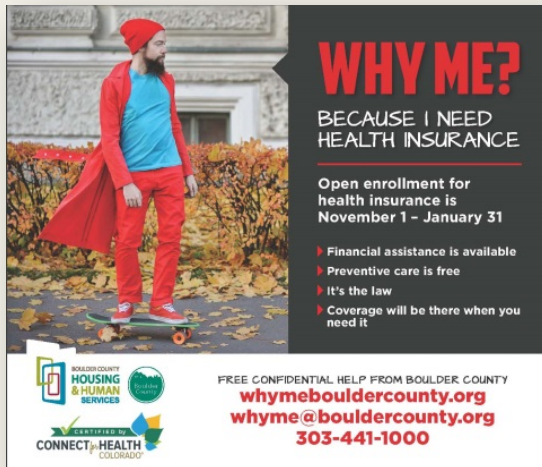
*Colorado Health Institute estimated data along with BOCO HHS analysis of known BOCO data.

** Boulder Community Foundation Trends Report, CHI, American Community Survey 2013



Outreach to YI Efforts

- Data Driven efforts
- Open Enrollment Events
- Co-Location
- Why Me Campaign



Hope for the future, help when you need it.



Print Media

- Focus on YI centered monthly publications: *Rooster Magazine* and *Boulder Weekly*
- Message and visual changed each month
- Visual appeals YI activities

WHY ME?
BECAUSE I NEED HEALTH INSURANCE

Open enrollment for health insurance is November 1 – January 31

- ▶ Financial assistance is available
- ▶ Preventive care is free
- ▶ It's the law
- ▶ Coverage will be there when you need it

FREE CONFIDENTIAL HELP FROM BOULDER COUNTY
whymbouldercounty.org
whyme@bouldercounty.org
 303-441-1000

WHY ME?
BECAUSE ACCIDENTS HAPPEN

Open enrollment for health insurance is November 1 – January 31

- ▶ Coverage will be there when you need it
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WHY ME?
BECAUSE IT'S THE LAW

Open enrollment for health insurance ends January 31

Avoid penalties of up to \$695 per individual or \$2085 for a family of four

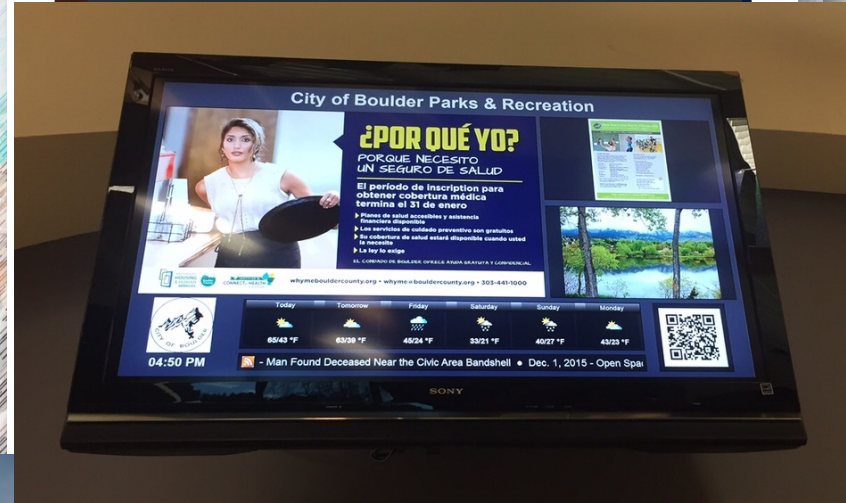
SIGN UP TODAY!

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Additional Media

- Newspaper Inserts
- Bus Ads
- Posters
- Monitor Slides
- Radio
- Movie Theater Ad
 - Health Insurance Assistance



Open enrollment has begun through Connect for Health Colorado and Boulder County is offering in-person assistance.

- Financial assistance is available
- Preventive care is free
- It's the law
- Coverage will be there when you need it

HEALTH INSURANCE IS NOW MANDATORY. DON'T DELAY.

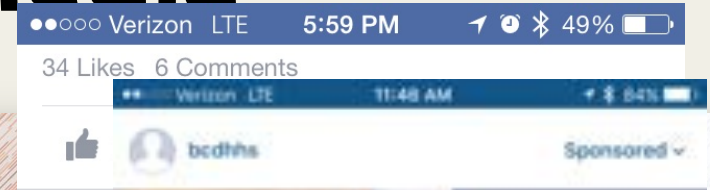
CONTACT US TO FIND A PLAN THAT FITS YOUR BUDGET.

WHYME@BOULDERCOUNTY.ORG
WHYME@BOULDERCOUNTY.ORG
303-441-1000

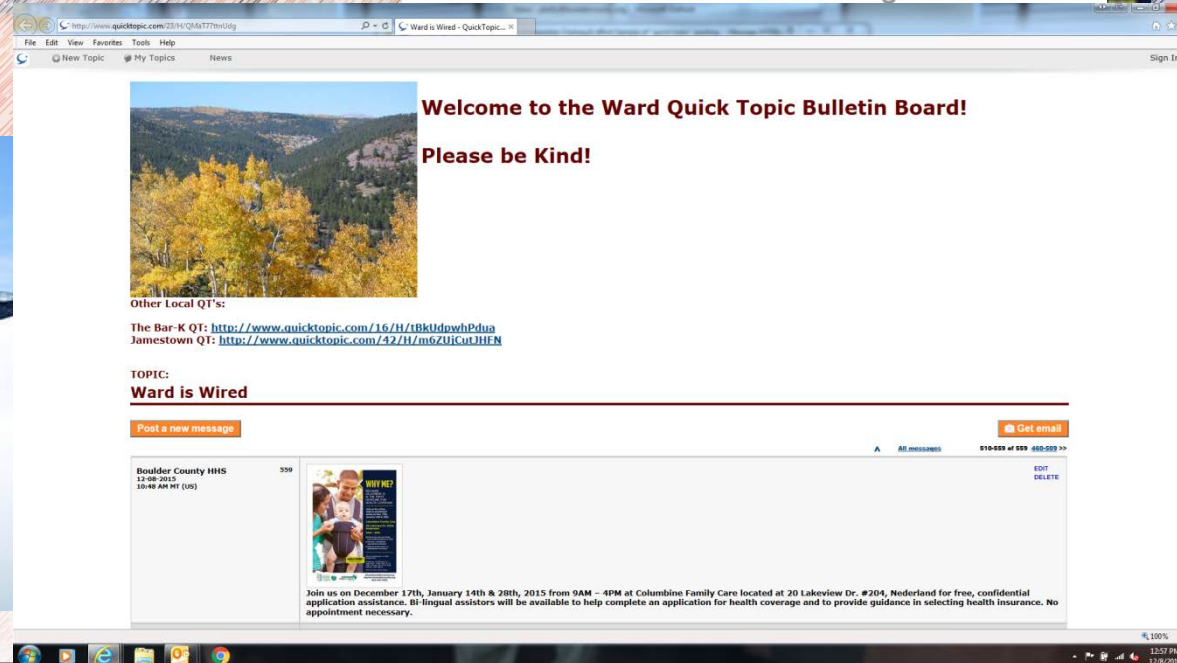
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Social Media

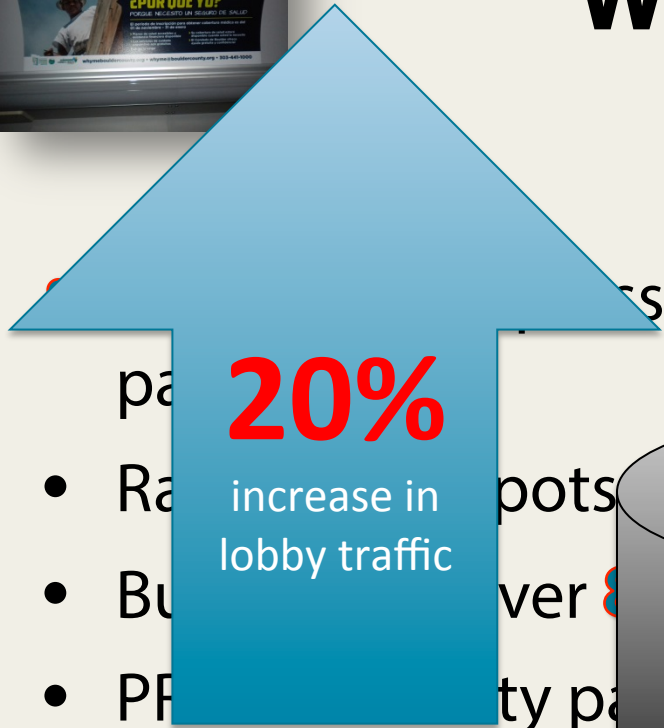
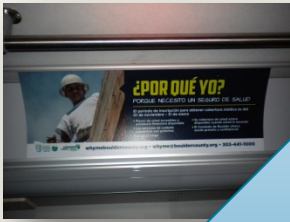
- Mix of Facebook, Instagram, texting, and using local community pages to promote events and encourage participation



Text Message



Why Me Campaign Results



20%

increase in appointments

- 20% increase in appointments
- 33% increase in phone volume
- 1,517 client appointments

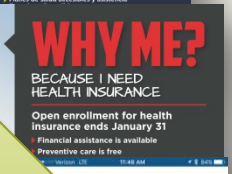
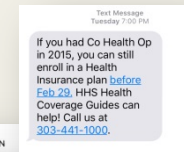
Assistance from



Assistance Site completed

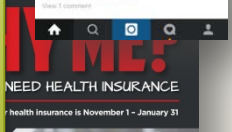
1,517

client appointments



33%

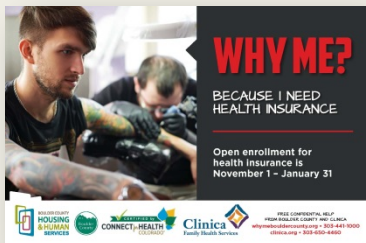
increase in phone volume



Hope for the future, help when you need it.

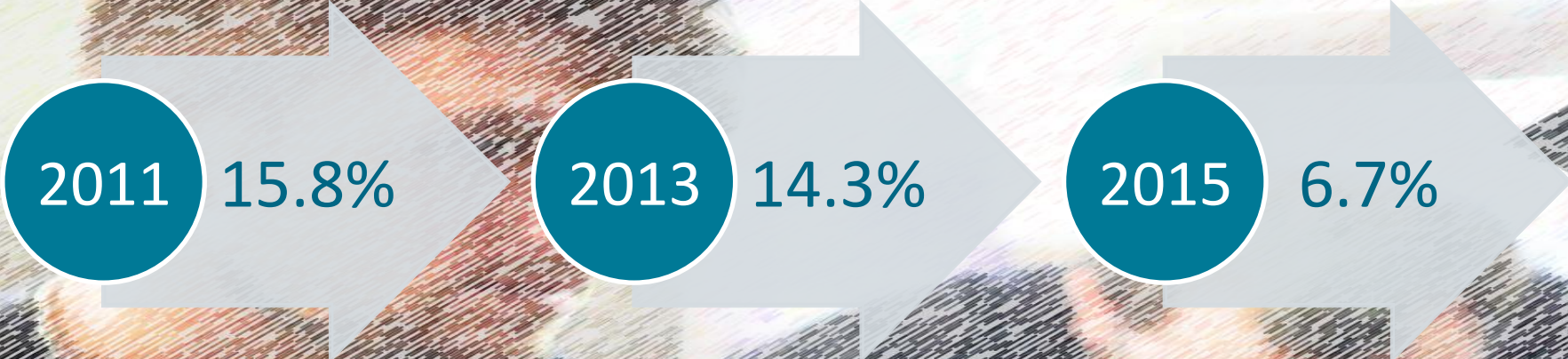
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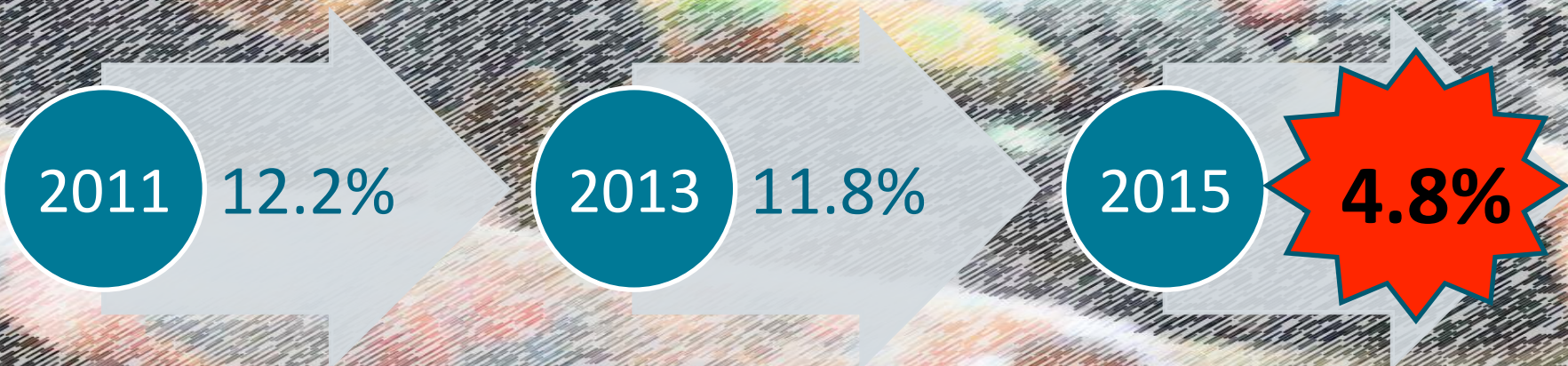


By The Numbers

Colorado's Uninsured Rate



Boulder/Broomfield Counties Uninsured Rate



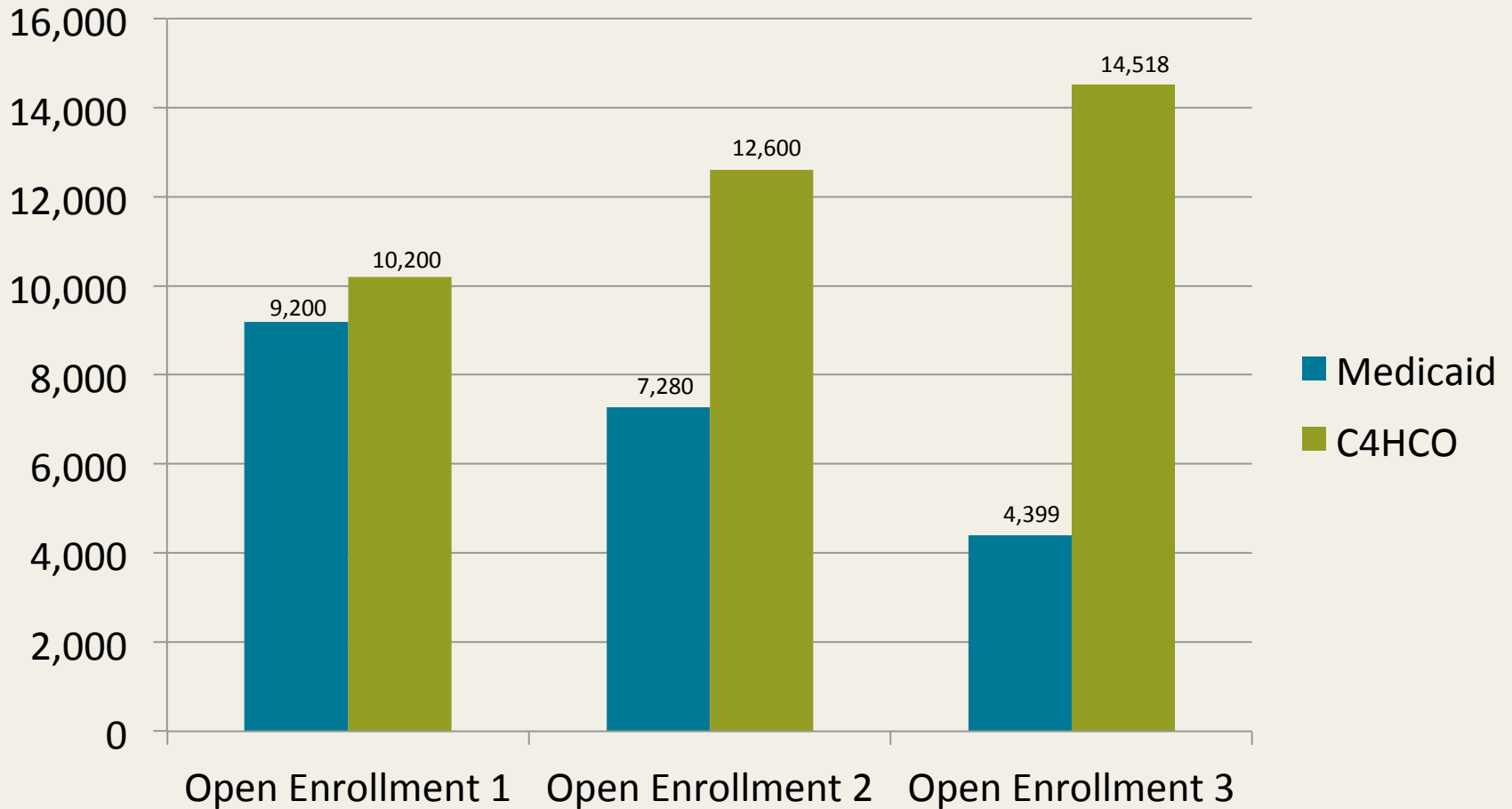
*Data sources: Colorado Health Institute.org and 2015 Colorado Health Access Survey

Enrollments



- OE-3 resulted in **18,917** total enrollments
 - **14,518** C4HCO
 - **4,399** Medicaid

Boulder County OE-3 Enrollments



Questions?

