Enrolling Young Adults and Other Hard-to-Reach Populations

Disclaimer: The information provided in this document is intended only to be a general informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, or formal policy guidance that it is based upon. This document summarizes current policy and operations as of the date it was presented. We encourage readers to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information. This communication was printed, published, or produced and disseminated at U.S. taxpayer expense.
Agenda

- Icebreaker
- Risk Pools
- Health Insurance Landscape and Hard to Reach Populations
- Structured Discussion
Icebreaker

Please type an answer to these questions in the chat box:

1. What state do you work in?
2. Name three hard-to-reach populations
What is a risk pool?

- Risk pool defined:
  - The collection of enrollees who are covered in a health insurance market or network

- Insurance works best when medical costs are spread among a wide enrollee pool

- A small risk pool increases the probability premiums will rise because the cost to cover enrollees with high health needs must be spread across fewer enrollees.

- A large risk pool generally results in lower premiums by spreading the cost of those with high health needs among more enrollees.
Statistics on Marketplace Consumers

- Uninsured rate in 2017 - 8.8%
- During the 2019 Open Enrollment Period, 11.4 million consumers selected a Marketplace plan
- 45% of consumers were male; 55% were female
- 24% new consumers; 77% re-enrollees
- 61% of consumers enrolled in Silver plans
- 7.3 million or 87% of consumers received APTC
- Average net premium for those receiving APTC was $87
Hard to Reach Populations

- Young adults (18-34), though young adults up to age 26 can remain on a parent’s plan
- Self-employed consumers
- Rural consumers
- Consumers with fluctuating incomes
- Consumers in non-Medicaid expansion states
- Immigrants
Uninsured by State Breakdown

Uninsured Rate by State: 2017
(Civilian noninstitutionalized population)

Medicaid expansion status
- (All)
- Expansion States (select year 2014, 2015, 2016 or 2017 only)
- Non-expansion States

Years
2017

Map from: https://www.census.gov/library/visualizations/interactive/uninsured-rate.html

Note: Medicaid expansion status as of January 1, 2017.

Classification is based on uninsured rates rounded to the nearest tenth.
For the purpose of this exercise, please choose a specific hard-to-reach population you work with. For example, you can choose rural consumers or young adults. Then type answers for that population into the chat box.
Brainstorming Exercise 1

What is one thing about working with this hard-to-reach population that surprised you?
Brainstorming Exercise 2

What are the main challenges you’ve experienced in enrolling this population?
Brainstorming Exercise 3

What is an ineffective outreach strategy for this population?
Brainstorming Exercise 4

What is an effective best-practice tip or outreach strategy for this population?
We will discuss best-practice tips we received from assisters for working with various hard-to-reach populations.
Surprising findings: Low levels of health literacy, fear of change

Challenges: Building trust, communication barriers, lack of computer literacy/Internet access, geographically dispersed

Ineffective: Flyers, reaching out when lacking understanding of community

Effective: Find local event to partner with, build relationships with local leaders and local agencies or schools, hire individuals from the community to serve as Navigators [or other assisters]
Assisting Young Adults

- **Surprising findings**: Young people often don’t understand the importance of becoming insured
- **Challenges**: Lack of health insurance understanding; health coverage options seen as unaffordable
- **Ineffective**: face to face interactions at traditional locations such as libraries, flyers
- **Effective**: Using social media (texting is often an effective outreach tool), visiting universities/colleges/wellness fairs/happy hours, reaching out to young adults’ parents directly
Assisting Immigrants

- **Surprising findings**: Bigger language barriers, cultural gaps in health coverage understanding
- **Challenges**: Lack of health insurance literacy
- **Ineffective**: Table events, dropping off of literature
- **Effective**: Gaining cultural competency, partnering with cultural organizations and leaders, engaging in school outreach
Assisting Self-Employed Consumers

- **Surprising findings**: Lack of knowledge about how to find the self-employed in the community

- **Challenge**: Sub-contractors often don’t identify as being self-employed, difficulties in projecting income

- **Not effective**: Use of non-trusted/unverified sources for consumer information (i.e., purchasing lists of potential consumers)

- **Effective**: Developing relationships with community realtors, attending trade fairs
Assisting Consumers with Fluctuating Incomes

- **Surprising findings:** The number of consumers who don’t know their income

- **Challenges:** Fluctuating incomes that affect consumers’ ability to predict what they qualify for, consumers who don’t update their income, consumers who experience difficulty sending in income documents.

- **Not effective:** Mailings, outreach events at schools during business hours

- **Effective:** Building relationships with organizations that interact with this population, learning what times are most convenient and reaching out during that time, reminding them to update their income
For additional resources on assisting special populations, visit: