



Balancing the Risk Pool: Enrolling Young Adults and Other Hard to Reach Populations



*Center for Consumer
Information &
Insurance Oversight*

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Agenda

1. Icebreaker
2. Health Insurance Landscape and Hard to Reach Populations
3. Structured Discussion

These materials are not intended to be, and should not be construed as, legal advice. They are also not a substitute for any regulations or interpretive guidance issued by the Departments.

Icebreaker

- Please type an answer to the following question in the chat box:
 - Identify your state
 - Which hard to reach populations do you work with?

What is a risk pool?

- The collection of beneficiaries that are covered in a health insurance market or network is known as a “risk pool.”
- Insurance works best when medical costs are spread among as wide a pool of beneficiaries as possible.
- A risk pool that is too small makes it more likely that premiums will rise because the costs for covering those with high health needs must be spread across fewer beneficiaries.
- A larger risk pool helps to keep premiums lower because there are more people available in the pool to cover the costs of those with high health needs.

Statistics on Marketplace Consumers

- Uninsured rate in 2010 - 16.3%
- Uninsured rate in 2015 - 9%
- During the open enrollment period for 2017 coverage, 12.2 million consumers selected a plan
 - 46% of consumers were male while 54% were female
 - Silver plans - 8.7 million, or 71% of consumers
 - Financial assistance - 10.1 million, or 83% of consumers
 - Average net premium after APTC- \$106
 - 31% new consumers; 69% re-enrollees

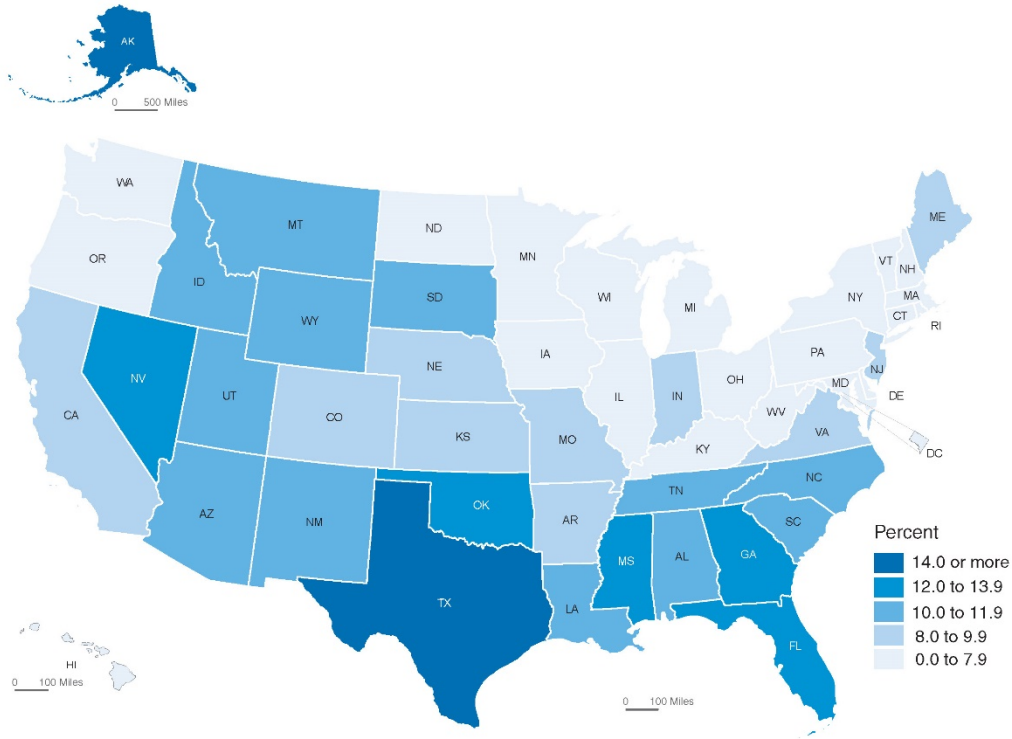
Hard to Reach Populations

- Young adults (18-34), though young adults up to age 26 can remain on their parent's plan
- Self-employed
- Rural consumers
- Those with fluctuating incomes
- Immigrants
- Consumers in non-Medicaid expansion states
- Others?

Uninsured by State Breakdown

Uninsured Rate by State

Percentage of people without health insurance: 2015



Brainstorming Exercise (1 Minute)

We want to encourage you to engage with this material, so the next few slides will ask you a series of questions. Please choose a hard to reach population you work with, such as consumers in rural areas or young adults, and type your answers for that population into the chat box.

Brainstorming Exercise 1 (1 Minute)

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

Brainstorming Exercise 2 (1 minute)

What are the main challenges you've experienced in getting this population covered?

Brainstorming Exercise 3 (1 Minute)

What outreach strategy have you found to not be effective when working with this population?

Brainstorming Exercise 4 (1 Minute)

What is a best practice tip or outreach strategy that you have found to be effective when working with this population?

Assister Summit Debrief

- At the 2017 Assister Summit, we divided attendees into groups and asked them to discuss specific populations. Each group discussed their assigned population and shared things that were and were not successful when working with their populations.
- The next few slides displays content generated from that session.

Working with the Rural Population

- **Things that surprised:** Low levels of health literacy, fear of change
- **Challenges:** Building trust, communication barriers, lack of computer literacy/Internet access, too spread out geographically
- **Not effective:** 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, hiring Navigator from within community

Working with Young Adults

- **Things that surprised:** Young people often don't understand the importance of becoming insured
- **Challenges:** Lack of understanding of insurance, options are seen as unaffordable
- **Not effective:** Interfacing face to face at traditional locations such as libraries, flyers
- **Effective:** Use social media, texting is often best outreach tool, go to university/college/wellness fairs/happy hours— reach young adults where they are, reach out to parents of young adults directly

Working with Immigrants

- **Things that surprised:** Bigger language barrier than expected, cultural gaps in understanding of importance of health insurance
- **Challenges:** Lack of health insurance literacy
- **Not effective:** Table events, dropping off of literature
- **Effective:** Gaining cultural competency, partnering with cultural organizations and leaders, school outreach

Working with the Self-Employed

- **Things that surprised:** 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

Working with those with Fluctuating Incomes

- **Things that surprised:** How many don't know their income amounts
- **Challenges:** Lack of understanding of what they qualify for due to fluctuating income, many who don't update their income when it changes, difficulties turning in supporting 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

Resources

More resources on some of the populations discussed here, in addition to others, can be found at the following link:

<https://marketplace.cms.gov/outreach-and-education/special-populations.html>