



Enrolling Young Adults and Other Hard-to-Reach Populations



July 2019

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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

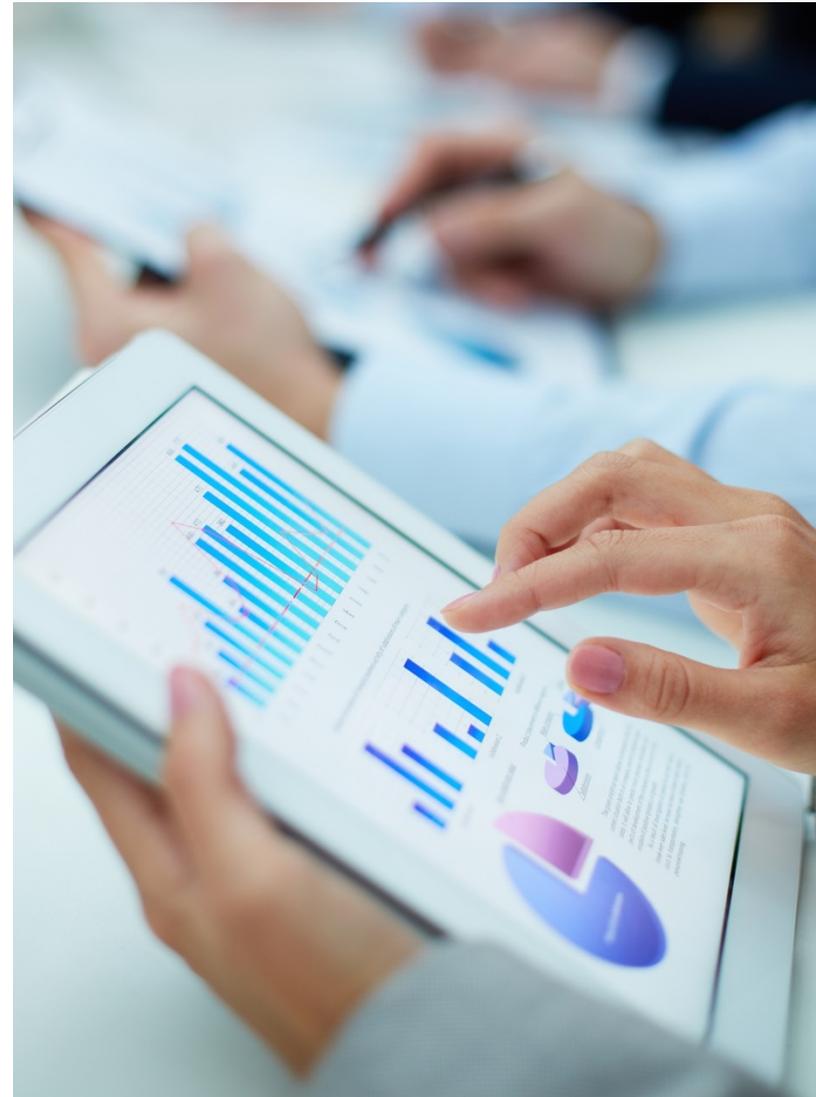


What is a risk pool?

- 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

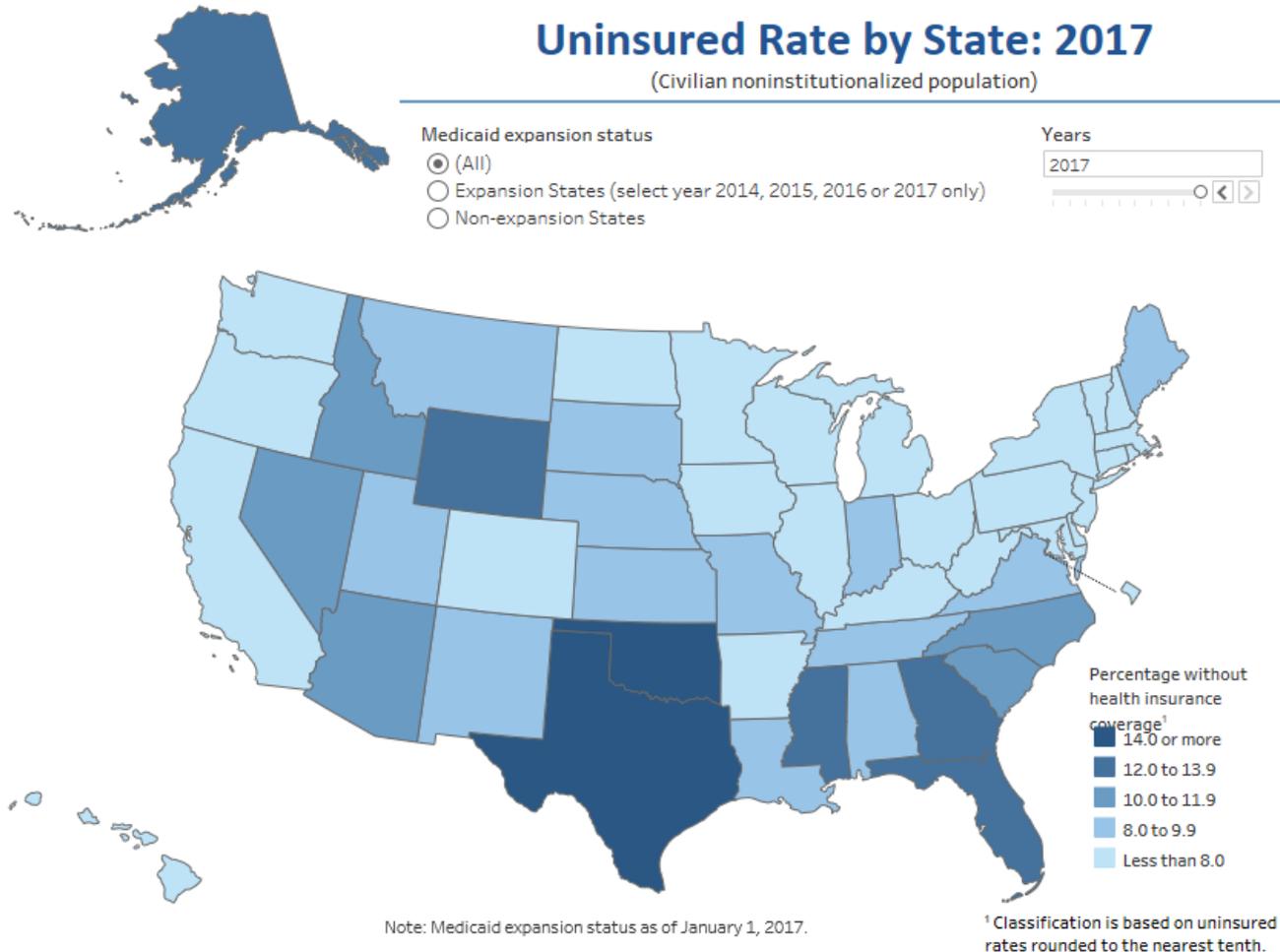


Consumers in non-Medicaid expansion states



Immigrants

Uninsured by State Breakdown



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

Brainstorming Exercise

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?



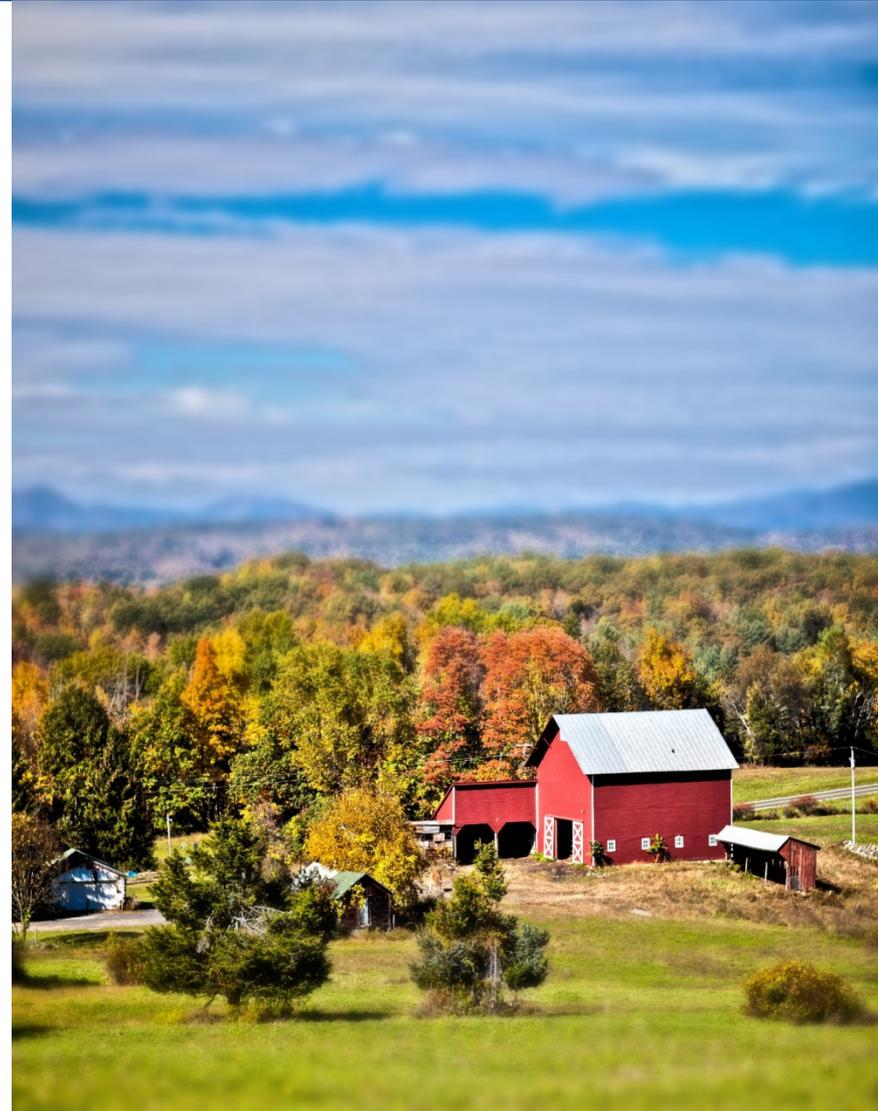
Assister Best Practice Tips

We will discuss best-practice tips we received from assisters for working with various hard-to-reach populations.



Assisting Rural Consumers

- **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

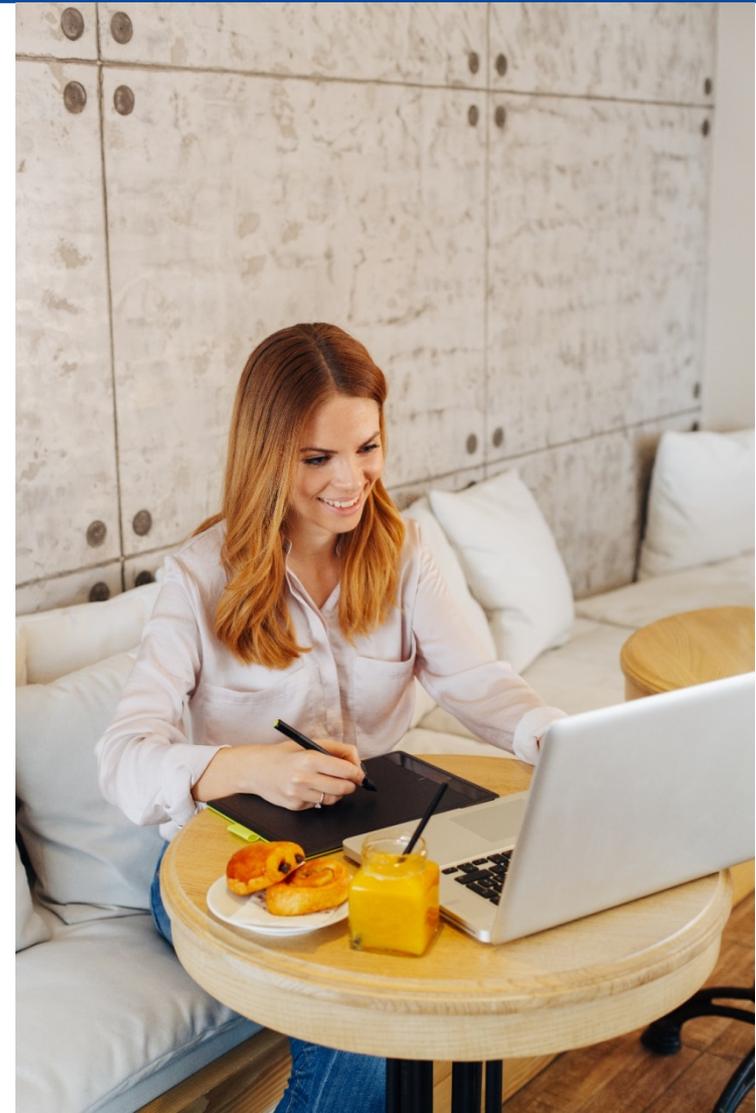
- **Surprising findings:** Young people often don't understand the importance of becoming insured
- **Challenges:** Lack of health insurance understanding; health coverage options seen as unaffordable
- **Ineffective:** face to face interactions at traditional locations such as libraries, flyers
- **Effective:** 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

Resources

- For additional resources on assisting special populations, visit:
<https://marketplace.cms.gov/outreach-and-education/special-populations.html>