

# Mothers as Messengers for Uninsured Young and Healthy Adults

July 2013

---

## Health Insurance is Seen as Important

Health insurance is typically seen as important by mothers of young adults and by young adults. While being uninsured is not always a *pressing* concern for them, there are strong concerns about unexpected accidents and illnesses, financial “ruin” from medical bills, and increased health risks due to family history.

## Top Barriers

**Cost is the primary barrier to having health insurance and prioritizing it into personal finances.**

- This is true among young adults thinking about health insurance for themselves, for mothers thinking about it for their adult children, and for uninsured mothers thinking about health insurance for themselves.
  - Many young adults said that they truly cannot afford health insurance, and mothers had this concern for their children.
  - The *perception* of high costs often keeps mothers and adult children from even looking.
  - Some young adults said that even if they could afford it, they would prefer to spend their money in other ways.
  - Uninsured mothers typically said that cost was prohibitive or made insurance “not worth it” for themselves.

**Perceived complexity regarding how to shop for health insurance, understand how plans vary, and how to compare plans is also a barrier.**

- Many young adults and mothers seemed to find health insurance topics overwhelming, and mothers indicated their adult children did too.
  - Younger adults aged 18-25 were particularly inexperienced with and overwhelmed by the general topic of health insurance. Those who are 25-36 were only a little more confident about understanding and dealing with health insurance.
  - Mothers frequently remarked about the difficulty of understanding and choosing health insurance, both for themselves and for their adult children.

## Mothers and Their Adult Children Talk About Health Insurance

**Health insurance conversations do occur between most mothers and their adult children, with varied frequency and depth.**

- While young adults often appreciate parental concern, they seem to dislike this discussion because:
  - It is a problem with no perceived solution.
  - It is repetitive – the same old story.
  - It highlights an inability to provide an important basic need for one’s self

## Effective Communication

**In order to be effective messengers to adult children, mothers need to be aware that the Health Insurance Marketplace exists, and that it is a new way for them and their adult children to get health insurance.**

Communication that will help mothers to be effective messengers about the Marketplace should do the following:

- Emphasize ways in which the Marketplace can alleviate two key barriers to getting health insurance – cost and complexity of the shopping and selection process.
- Promote the benefits of being a messenger – better health care and a safety net for their adult children means reduced anxiety for mothers.
- Make them aware of the information resources available to them at the Marketplace.
- Encourage them to share information about the Marketplace with their adult children.
- Reach them via multiple communication channels, including through printed materials, mass media, and online.

Key benefits that are important to convey in messaging to mothers and to young adults include the following:

- Affordability. The Marketplace offers affordable plans.
- A solution. The Marketplace is a solution to the problem of unaffordable health insurance.
- Mutual benefit. Getting health insurance through the Marketplace benefits the whole family.
- Peace of mind. Getting health insurance through the Marketplace enables peace of mind.
- For your family. Having health insurance through the Marketplace is part of your obligation to your family to stay healthy (or helps you to be there for your kids, etc.).
- Simplicity. Shopping for and comparing health insurance plans through the Marketplace is easy.
- Self-sufficiency in adulthood. The Marketplace provides an opportunity to fulfill an important adult responsibility – having health coverage.
- Parental approval. The Marketplace allows you to finally do what your mother has been asking you to do (or assuage your parents' worry, make your mom happy, etc.).