

ENGAGING YOUNG ADULTS IN HEALTH CARE: BEST PRACTICES FOR SUCCESS

Introduction

Young Invincibles is five years old—as is passage of the Patient Protection and Affordable Care Act (ACA) to reform America’s health care system and expand coverage. We formed to give our generation of 18- to 34- year-olds a voice in one of the most important public policy debates we thought we’d see in our lifetime. Since then, we’ve never stopped educating our generation about new benefits in the Affordable Care Act (ACA), and we were front and center in the work to educate Millennials about new options during last year’s inaugural ACA open enrollment period.

In year one, we made great strides in coverage for Millennials, the most uninsured age group. But this work is not done. As we look ahead to this year’s open enrollment period, this report summarizes our lessons learned from last year on, specifically delving into:

- How to best reach young adults to educate them about new options; and
- The core messages important to young people considering coverage.

These findings come from both our own experiences as organizers and researchers, and from a survey that we shared with consumers and partner organizations. We hope that all stakeholders can take these lessons as we work to reach more young people, educate them about new coverage options, and ultimately build a generation better connected to the health care system.

12 Best Practices

BEST PRACTICE: LARGE SCALE AWARENESS EVENTS WITH SOMETHING FUN

Health insurance information is complex, and weaving your way through the complicated information can be intimidating. We found that making events fun by adding a layer of entertainment helped to take away some of that intimidation and create a friendly, safe environment where young people could get the information they needed, and have a good time while doing so. Some of the popular entertainment we used included live bands, comedy shows, food trucks who offered discounts, radio DJs, and free fitness classes. According to our partner survey, large-scale awareness events with an element of fun ranked as the second highest form of outreach.

Example: During National Youth Enrollment Day, Young Invincibles partnered with a

Houston-based health center to host an event centered on education and awareness of the ACA and new health care options. The goal of the “Rock Enroll Houston” event was to draw a large crowd and provide materials and education on the ACA and new health care options. In order to attract such a large crowd, the event included a radio DJ, professional athletes, a free fitness class in the park, and numerous food trucks. In order to provide health care information, several non-profits set up tables with materials and Navigators and Certified Application Assisters (CACs) took appointments.

In order to get young adults to visit the tables, we created a giveaway contest: to enter, consumers had to visit each table and learn something about the ACA. Nearly 500 people attended, and Navigators and CACs set up nearly 100 appointments for future enrollment.

BEST PRACTICE: MULTI-DAY EVENTS

Throughout the open enrollment period, we held multi-day events: a 2 or 3-day event where a portion of the event concentrated on education, and another portion focused on enrollment assistance. A college campus is a great venue for this type of event, where the outreach staff can provide education through rolling information sessions that allows the consumers and students to find out how gaining insurance on the marketplace works, the materials they need to enroll, and information they should consider when choosing a plan. The following two days are dedicated to enrollment, where assisters can sit down with consumers and help them through the application process. The biggest benefit to this type of event is allowing consumers time to thoughtfully consider their health needs and come back the next day.

Example: We partnered with a graduate school program at a four-year university for a two-day enrollment event. We hosted short-rolling consumer presentations over three hours on day one of the enrollment event. During the presentations, local enrollment assisters were on-hand to enroll students in both Medicaid and the marketplace. The next day, we held an all-day enrollment fair with five enrollment assisters from local non-profits present. Students, faculty and members of the community came in to enroll and to get questions answered. The multi-day style allowed for a more streamlined enrollment process because many who attended the education sessions on the first day returned, prepared to enroll the following day.

BEST PRACTICE: GET MORE BANG OUT OF FACEBOOK AND TWITTER

Social media can be a great tool to promote your event and increase your presence with your target community. The more active your organization’s Facebook page is, the more people will know they can access authentic information about health care through your page. Our partners found that Facebook worked better to promote outreach and enrollment events, whereas Twitter was a better conduit for delivering information. We also found that photo albums on Facebook post-events worked better: Facebook users tend to view albums more frequently than individual photos, so creating albums increases visibility on social media.

On Twitter, get a conversation called a “Twitter chat” going. Pick a topic area to tweet about and collaborate with partners who can speak to that issue area or collaborate with partners first to decide on a topic. Organize a date and time of the twitter chat. Create the hashtag and content. Divide the roles and responsibilities amongst staff and/or partners such as, which partner will be asking questions, who will be responsible for creating promotional images and answering questions. Utilize the image to advertise. After the chat, run analytics to measure the online reach of the information provided. During the chat, bring advocates together, gain new followers, and potentially garner media attention to expand your reach.

Example: Below is an image Young Invincibles shared on Facebook in January 2013 as the first enrollment numbers were released. The simplicity of this post were the key to it’s success; hundreds of people pointed to it through tweets and retweets. With one catchy sentence, we were able to get our coverage message out and include follow-up educational information on the post.

30%
of those enrolled in new
health care marketplace plans
are under 35.



And they said our generation
didn't want health care.

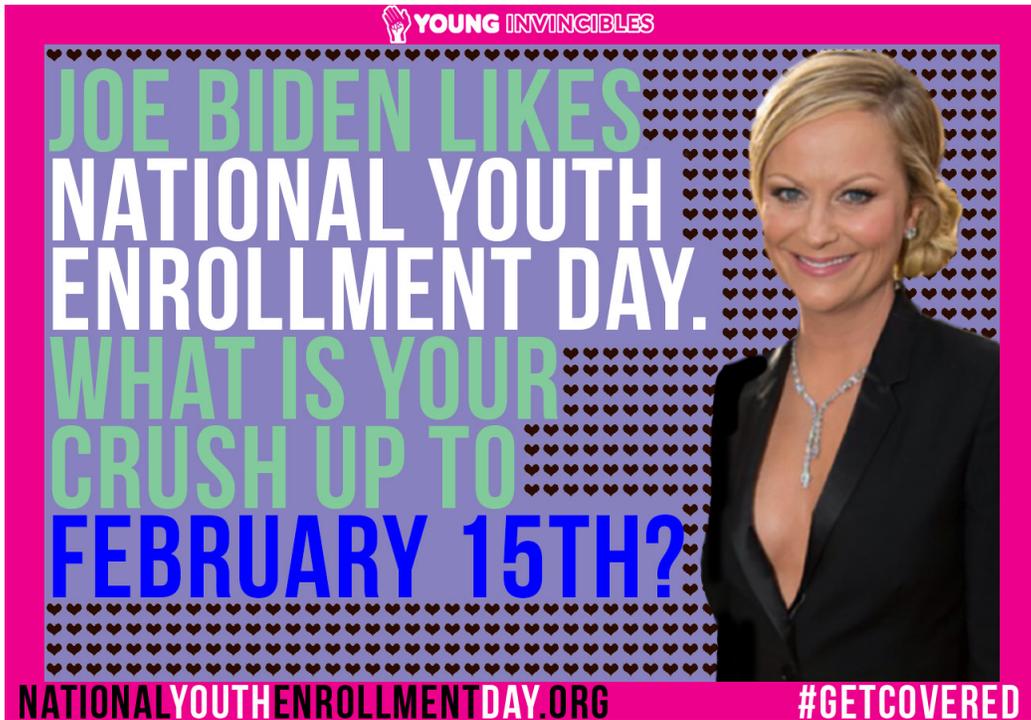


BEST PRACTICE: MAKE A MEME AND GO VIRAL

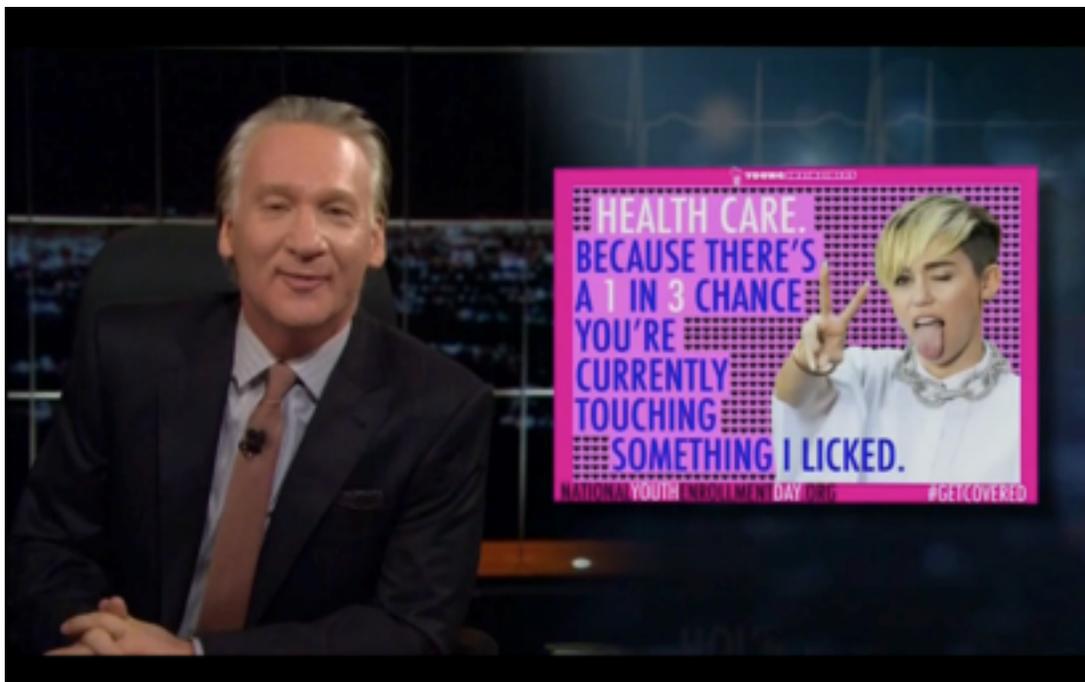
Sticky ideas catch more attention, get passed along to a friend, and spur people to action. Brainstorm ideas on themes that you want to incorporate into a meme. Consider appropriate pop culture references, trending topics, what people are talking about and your audience. Search for images to incorporate that are in the public domain and have appropriate licensing. Create the image, upload onto social media, circulate with partners, and ask them to share widely.

Example: We created a series of memes incorporating Valentine's Day cards, celebrities, and creative messages that encouraged people to participate in National Youth Enrollment Day. The memes were shared widely with partners, social media users, were re-tweeted by celebrities and mentioned in online media outlets and on HBO's Real Time with Bill Maher.

Our Meme:



Bill Maher's Parody:



BEST PRACTICE: HOLD ONE-TOUCH ENROLLMENT EVENTS

Hosting one-touch enrollment events staffed by a wide range of expertise, from enrollment to education, can make for a smoother process. Consumers could get their questions answered by experts while the Navigators and assisters focused on enrollment. At some events in communities that served immigrant and refugee populations, it helped to have immigration legal aid services on hand to help with questions. Similarly, sometimes we needed representatives from other government service programs who could serve consumers. These events helped to serve all consumers to the best of our ability, no matter their situation. To do this, find a space with enough room to give an informational presentation as well as a nearby space where consumers can sit down with Navigators and actually enroll.

Example: At a large enrollment event in Albuquerque, New Mexico, we partnered with several organizations in order to provide the best service to the community. Young Invincibles provided the consumer education and answered questions throughout the day, while assisters sat down with consumer to begin the enrollment process. We hosted assisters who were fluent in English and Spanish since the area served many Spanish speakers. We also had experts and materials relating to Indian Health Services, since much of the community served Native Americans who could be covered by IHS.

BEST PRACTICE: PIGGYBACK ON EXISTING EVENTS

Workforce development organizations, libraries where free services are offered in hard-to-reach communities, LGBTQ support groups, African American male mentoring groups, teen pregnancy support groups, are all examples of organizations with regular events that we partnered with to put on successful outreach and enrollment events during last year's open enrollment period.

Example: We partnered with D.C. Congresswoman Eleanor Holmes Norton's office during her annual Tax Fair at the D.C. Convention Center, where hundreds of people get their tax filings performed free of charge. This allowed us to tap into an already popular event, where several consumers in our target demographic, low- to middle income young adults in the DC area, tend to access every year.

BEST PRACTICE: PARK YOUR OWN TABLE, AND KEEP GOING BACK

If you can't find someone else's event that works and welcomes you, create your own.

Create small flyers featuring the important facts that young adults need to know about health insurance. Select spaces where young adults frequent. Recruit volunteers to pass out flyers and talk with young people about their new health options. If organizing an event at a mall or shopping center, get permission to set up a partnership with the establishment.

Example: Working as assisters in Washington, DC, we set up shop at a college campus every Tuesday and Thursday afternoon. We answered questions, provided information for students, and set up appointments for enrollment. By creating an established presence, students began to trust that we'd be a constant resource for them. Some came back several times with new questions before eventually completing enrollment. Others who got the information they needed, came back with their friend, or cousin, or neighbor who also needed coverage. Consistency and reliability helped us establish trust in the community.

BEST PRACTICE: CREATE SPECIFIC, RESPONSIVE MATERIALS

This is a generation of sophisticated message consumers who demand clarity, specificity, and visual interest. We found that very young adult specific materials written in plain language were effective in communicating our core information to our audience. The specificity was the key to our success; whereas general health care fliers may not necessarily catch the eye of a graduating senior, a flyer directly addressing graduating seniors will remind them to think about their health care, in addition to taking on their next adventure. And your target audience will tell you what they need to know — so it's up to you to answer their questions and then share it widely.

Example: To answer specific questions being asked on the ground, through our Healthy Young America website, or through the Healthy Young America mobile app, we tasked our in-house ACA experts with answering immediately if further research was not needed— or with researching and answering questions as soon as possible. We would add frequent questions to FAQs on the mobile app and website, and to consumer fact sheets. We also created infographics targeting young adults who likely qualified for Special Enrollment periods and used these resources to target a smaller, more specific population, such as students graduating college who were losing a student health plan, and need to find new coverage:

ATTENTION GRADUATES!

Have health insurance through your school? Once you graduate, you may need new insurance! You have 60 days from the day your student health care plan expires to find a new plan. So what are your options?

- Parent's Plan**
If you're under 26 and your parents have insurance, you could stay on your parent's plan.
Note: if your parent is on an employer plan, you may only have 30 days to sign up.
- Married?**
Your spouse may be able to add you to their plan.
Note: if your spouse is on an employer plan, you may only have 30 days to sign up.
- COBRA Continuation Coverage**
You may be able to extend your current insurance with COBRA.
- Employer-Based Coverage**
Already have a job lined up? Check if they have an insurance plan!
- Get Your Own Plan!**
Sign up for your own plan on HealthCare.gov. Tax credits could be available to reduce your monthly costs.
- Alumni Association Plans**
Your school's alumni association may offer coverage to graduates.

Remember! Compare prices before choosing a plan. Depending on your income, you may qualify for tax credits that will make it cheaper to get a plan through HealthCare.gov than to extend your existing coverage.
Sign up for a plan by the end of the 60 days or you will have to wait until November 15 to shop again. You may also be subject to penalties on your taxes next year.
Questions? Go to Enroll-Virginia.com to find free in-person help.

ENROLL VIRGINIA!
YOUNG INVINCIBLES

Other organizations also frequently cited and used our Road Map to Coverage (for Young Adults and Young Immigrants) infographics. These laid out how to get covered, step-by-step, and tailored the same material to immigrant audiences.

BEST PRACTICE: CANVASS AND DO GRASSROOTS OUTREACH

Think geographically about your targets to maximize output and optimize time. Segment a high-need geographic area and have volunteers and outreach staff canvass with literature and engage people in that area. This could be done easily on college campuses, or, as in the example below, identify bars/hangouts/hotspots in a geographic area and perform outreach and engagement in that manner.

Example: Our outreach teams would canvass an area or neighborhood of local bars early in the day ahead of the happy hour rush in DC, which gave them time to engage bartenders, servers, and management. Many service industry businesses such as restaurants, bars, and retail shops tend to employ young adults, and are far less likely to provide employer-based health coverage. By canvassing these shops during their off hours, we were able to have quick conversations with young people who needed health care and eventually set up appointments. We found this to be a domino effect: for example, once we engaged one bartender, we would gain a trusting reputation, and soon could easily engage with other workers at the bar, and even others down the block.

BEST PRACTICES: BUILD STRATEGIC PARTNERSHIPS

Identify organizations with programs that align with or complement yours, and concentrate on potential partners who serve key populations that are likely to be uninsured, such as community colleges/universities, job training programs, cultural centers, and community centers. Partnering with community groups that have relationships with consumers from populations facing coverage and health disparities is particularly important. Reach out and explain the potential value of the partnership, and delegate based on institutional strengths. Our survey found that face-to-face conversations, and information from a source they trusted, such as a family member, pastor, or community leader, ranked as the most effective method of outreach – so make sure to reach out to community partners that have built that trust.

Your potential partner may want to know why you are choosing their organization, program or school. Be prepared with materials (fact sheets, info-graphics, presentations) that are personalized to the community you are working in. For example, find out if the institution requires students to have health insurance. If they do, the institution – often a four-year university - may not be the optimal space for outreach, unless it's at the end of the year when graduates losing student health plans qualify for new ones. Community colleges and graduate programs are more likely to have uninsured students. Job training centers and other nontraditional high school settings can be great partners when reaching the young

adult population. Many of these organizations are eager to help, as it furthers their mission of bettering the health and economic opportunities of those they serve.

Example: We worked with congregation members in two churches in northern Virginia that serve a large population of young adults of color to organize an enrollment and education event and place announcements in church bulletins in several languages. We hosted several events during Open Enrollment serving hundreds of young adults. At one of the churches, we provided application and enrollment assistance to over 50 young people.

Example: We connected with a social worker that works with young adult immigrants from Ghana through a community association. The connection allowed the social worker to bridge the relationship between the association, their community, and Navigators. After establishing this relationship, we partnered with the association to host several enrollment events and help the community gain the coverage they needed.

Example: We worked with several job training centers in Illinois to give multiple presentations about the ACA. Through these centers, we educated 180 young adults, ages 16-24 about their new health care options. Similarly, we connected with the director of a professional school for students aged 18-26 in Virginia, to give an ACA presentation and application and enrollment assistance. Since many of these students were uninsured, the school took time out the day to allow for a presentation and for students to enroll in their computer lab. There was such great interest from students that several enrollment events followed. We visited with the student body twice to offer a 20-minute presentation and an information session on the marketplace and key provisions affecting young adults. On-site counselors referred uninsured students to our navigators for enrollment appointments.

BEST PRACTICE: PARTNER WITH MEDIA OUTLETS

Radio, television stations and online media can help educate the public on the ACA. Pitch your local television network's assignment desks and radio station's public service officers to inform them about outreach enrollment activities in the area. Be sure to include why their town/city is being specifically targeted and why it is a time sensitive matter (ex: there is only one week left to enroll) and/or if there are important changes in the law.

Example: Leading up to National Youth Enrollment Day, we partnered with a radio station in Houston to promote our upcoming Rock Enroll Houston event. The "top 40" radio station has a largely youth audience, and they ran ads all week long promoting the event. The event attracted hundreds of people, and a large part of that is due to the advertisements we received through the radio promotions.

BEST PRACTICE: FIND INFLUENCERS

Nationally and locally influential people such as musicians, actors, sports figures, and radio

personalities with young adult followings can really up the “cool factor” for an otherwise bureaucratic chore, and ultimately help drive turnout to outreach events.

Contact the relevant manager or PR representative with a hard ask, and if you are asking the influencer to create a PSA, provide a script. Our survey showed celebrity endorsements are not as effective as old-fashioned peer-to-peer interaction, but they should not be discounted – a celebrity who can reach a lot of people and raise awareness of the issue is a good first step, even if they aren’t providing the specifics that someone may need later on.

Example: Rock Enroll Houston featured special guests Mayor Annise Parker, Congresswoman Sheila Jackson Lee, Congressman Gene Green, and Congressman Al Green. Rock Enroll Houston also featured players from the Houston Dynamo, Houston’s professional soccer team. While the lawmakers helped draw more media attention and the initial crowd, the Dynamo players helped generate excitement for the event.

KEY MESSAGES

When speaking with Millennial consumers about their ACA options, we learned time and time again that the main concern was the price tag. So we made sure our audience knew about financial assistance and cost avoidance, while also highlighting key benefits that young people need and look for in coverage:

- Financial help is available to help pay monthly premiums for a wide range of low- to middle-income consumers. In fact, the vast majority of young adults who are early in their career qualify for monthly premiums under \$100, and many more are finding out for the first time they qualify for Medicaid or expanded Medicaid.¹
- Preventive services like cancer screenings and flu shots – as well as contraception – now come free of charge.
- Affordable health insurance provides economic security for a generation that may not fear illness or chronic health conditions as much as they fear getting stuck with the full bill for costly accidents – ranging from a \$7,000 broken arm from a pick-up basketball game to a devastating car accident.
- It’s the law. Why pay a penalty to not have health insurance ... especially when you may qualify for financial assistance and affordable premiums for full coverage?

CONCLUSION

We have heard time again, from a poll we conducted that showed just 5% of Millennials chose to go without health coverage,² to our daily conversations with young people about the importance of being covered: young adults do value health coverage, they just need a pathway to find affordable coverage. This generation came of age during the Great Recession,

1 ASPE Research Brief. http://aspe.hhs.gov/health/reports/2013/UninsuredYoungAdults/rb_uninsureduyoungadults.cfm

2 State of Young America. Demos and Young Invincibles. http://www.demos.org/sites/default/files/publications/SOYA_PollResults_2.pdf

making the financial protection that comes with coverage even more critical. With new options available through the Affordable Care Act, it is incumbent upon everyone to make those pathways clear to the young people in their communities.

These best practices provide the tools to connect consumers with the education and enrollment assistance they need. Here's to another successful enrollment season!

APPENDIX

ABOUT OUR PARTNER SURVEY

Over the course of open enrollment, we held both information trainings geared at community-based organizations and consumer events in states with large numbers of uninsured Millennials. At the end of open enrollment in April of 2014, we sent out an evaluation survey to everyone who attended one of our “ACA: The Young Adult Perspective” trainings to measure our impact and learn from their experiences. The survey went out to hundreds of health care professionals, enrollment assisters, representatives from community organizations that worked with youth, staff and faculty of colleges and universities, and several others who worked on ACA implementation.

The survey had a large geographic reach with respondents hailing from Arizona, California, Colorado, Florida, Minnesota, Missouri, New Mexico, Pennsylvania, Ohio, Texas, and Virginia.

SUMMARY OF SURVEY RESULTS

Nearly every respondent answered that they used the information they learned during the training to help educate young adults in their community – either through mass email outreach, internal staff trainings, social media outreach, education events, or enrollment events. They shared what they learned in doing that outreach:

- Face-to-face conversations were the most effective form of follow-up outreach in their communities, according to our survey. Ranking second were large-scale, fun events catering to young adults that focused on education and incentives, rather than actual enrollment. Social media tools came in third -- Facebook was slightly more effective than Twitter.
- Friendly local venues, such as libraries and community centers, were the most effective types for education-focused events. Consumers also highly valued receiving information by e-mail from a person they knew.
- Respondents ranked advertisements by insurance companies least favorably; they ranked celebrity endorsements and commercials also as not as effective. The “personal touch” type of events, and events that provided specific situational information trumped impersonal advertisements and endorsements.