



Inning #7

Know Who You're Pitching To, Part 1

Young Adults



The Webinar will begin at 10:00am
Participant Dial In Number: 1-855-897-5763

Today's Webinar

- Dial in to the audio portion of the webinar using the telephone number on the Audio tab. Audio is transmitted through the telephone only, not through computer speakers.
- All participants will remain muted for the duration of the program.
- Questions can be submitted using the Q&A tab on your Webex control panel; we will pause periodically to take questions.
- To participate in polling, you must use your own computer.
- A recording of the webinar and any related materials will be available online and emailed to all registrants.

Agenda

- Welcome
 - Donna Frescatore, Executive Director, NY State of Health
- Recap of Inning #6
- Know Who You're Pitching To, Part 1 (Young Adults)
- Questions & Answers
- 7th Inning Stretch Awards - Winners
- Conclusion

Funding for today's inning provided by the



The mission of the NYSHealth is to expand health insurance coverage, increase access to high-quality health care services, and improve public and community health.

Inning #6: Going to the Bullpen, How the Media Can Help You Evaluation Survey Results

Here's what you said:

Nearly 90% said it “increased my knowledge of the topic(s).”

More than 91% said “there was sufficient information shared to enable me to have successful interviews with the media.”

More than 88% thought the polling feature made the webinar more interesting.

“I feel confident in using the resources I learned from today’s webinar.”

“Keep doing these webinars. Range of topics makes it interesting.”

“The polling was a nice bonus.”

Complete the evaluation survey of today’s webinar immediately following the program.

Presenters

- Today's Presenters from Young Invincibles

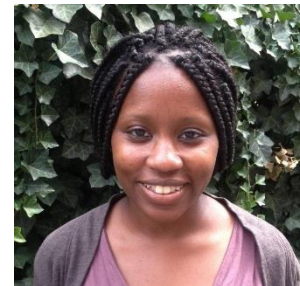
Aaron Smith

Senior Strategic Advisor
Co-Founder



Kaissa Denis

Virginia Navigator
State Outreach Coordinator



Reaching Young Adults: Effective Tactics and Strategies to Engage and Enroll

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YOUNG INVINCIBLES



YI | ADVISORS

Overview

- Best Practices: What do young adults want?
 - ACA Policy Provisions that appeal to young adults
- Best Practices: Outreach Events
 - How successful outreach events lead to new enrollment sites and opportunities
- Best Practices: Enrollment
- Assistors/Navigators Young Adults Commonly Asked Questions

Quiz Time

- - What percentage of new Medicaid enrollees were between the ages of 18-34?
 - A) 12%
 - B) 21%
 - C) 41%
- What percentage of new QHPs enrollees were between the ages of 18-34?
 - A) 31%
 - B) 18%
 - C) 20%

Right Answers:

C) 41%

A) 31%

Millennials Want Insurance

- What we know:
 - 68% of people under 30 said they planned on getting covered as of December 2013
 - Young adults value and want health insurance
 - “Affordability, Not Invincibility”
 - Only 27% of 18-29 year olds knew about marketplaces
 - 41% of new enrollees in Medicaid were between the ages of 18-34 years olds and 31% of QHPs.
 - 461,000 uninsured 19-24 year olds in NY

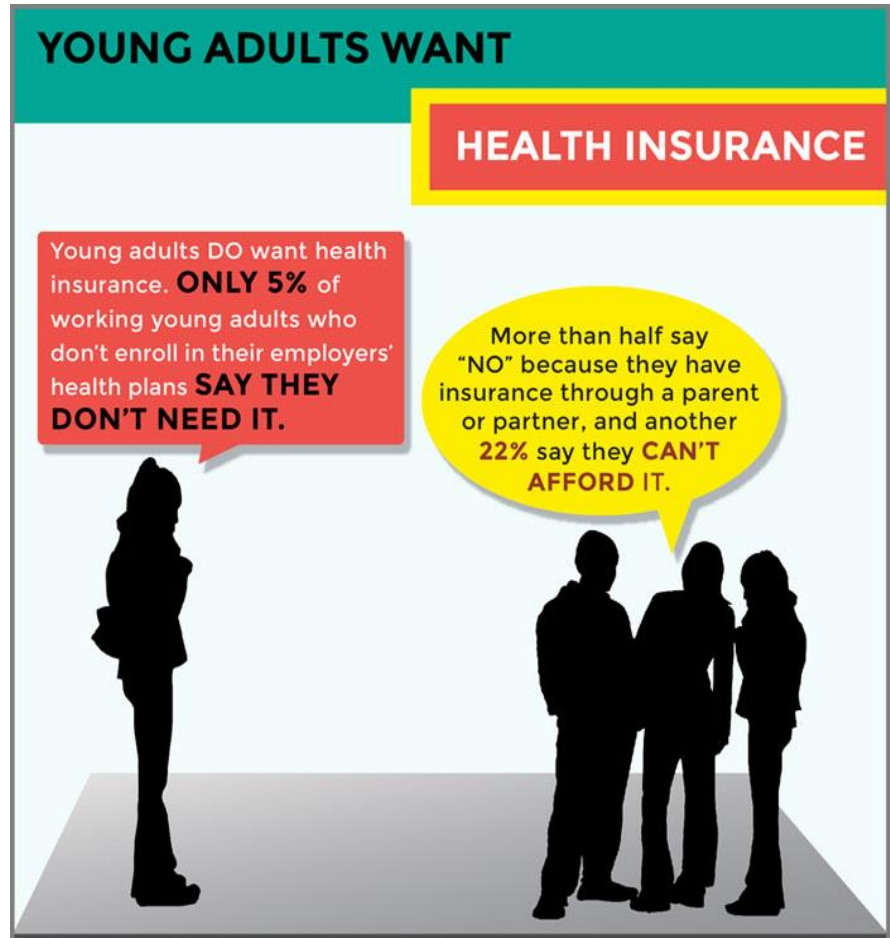


Photo Source:

<http://www.commonwealthfund.org/Publications/Issue%20Briefs/2013/Aug/Covering-Young-Adults-Under-the-Affordable-Care-Act.aspx>

Awareness Gap

- Website glitches were not a major barrier in deterring people to sign up
- 69% indicated “I can’t afford it”
- Many still did not know about financial help or tax subsidies
- Awareness gap exists more within Latino & African American communities



Tailor Message Based on Past Experiences

- What people needed to know based on their past experiences with the health industry:
 - Affordable options under marketplaces
 - Medicaid will reach new populations (100% to 138%)
 - People with preexisting conditions can find more affordable plans
- Communities that may have experienced barriers:
 - LGBT
 - Immigrant
 - Young Parents



Messages: Based on Cost

- Many uninsured young adults will find a plan that is free or subsidized coverage
- **HUGE Savings:**
 - Highlight stories of consumers with low cost plans
 - Ex: NY Navigators helped young adults in rehab get covered through Medicaid.
- Free preventive services: flu shots, yearly check ups, contraception, HIV/STI screenings, etc.
- Keep it real & relate the cost to other monetary items
 - Ex. Many young adults can get coverage for less than a monthly cell phone bill



ACA Provisions: Young Adults

- There are certain provisions in ACA that appeal to young adults and help them select Marketplace plans :
 - Maternity/Newborn Care
 - Emergency Services
 - Pediatric Services
 - Prescription Drugs
 - Mental Health and Substance Use Disorder Services
- Often times these essential health benefits “hook” young adults into selecting Marketplace plans.



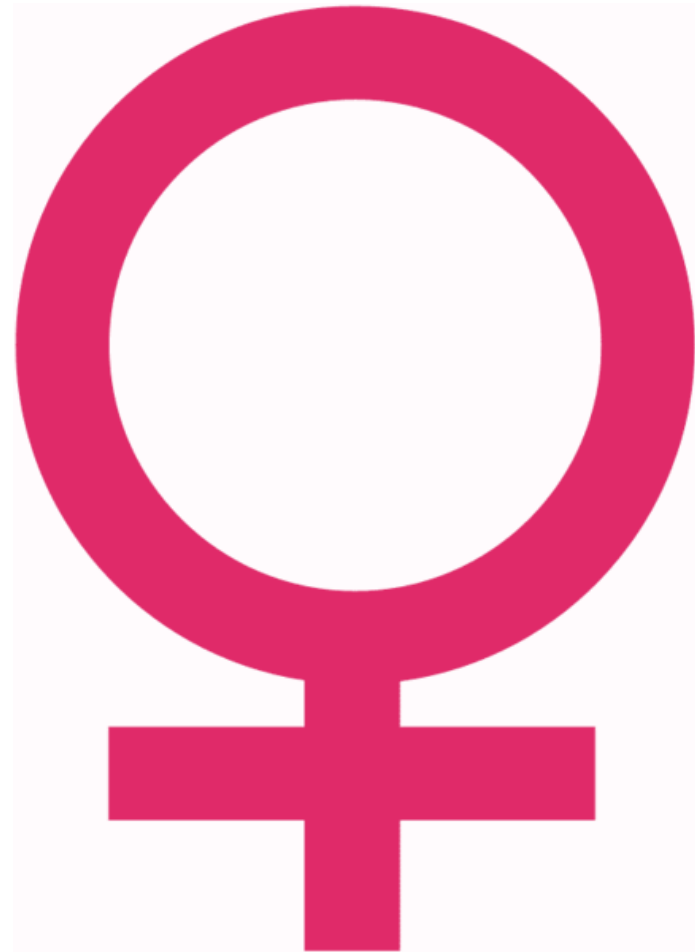
Individual Mandate and Penalties

- Many young adults are unaware of the individual mandate and penalties.
- By reminding consumers that there are penalties associated with going without insurance and it is the “new law” this can convince even the most reluctant young adult to enroll in coverage
- Reluctant adult who would rather pay the penalty
 - Be sure to breakdown cost of insurance with tax credits
 - Explain how much the penalty will cost
 - Ask them, “would you rather pay something for something or something for nothing?”



Women's Preventative Services

- Many young women are unaware of new benefits available to them under the ACA.
- Now that health plans cover contraception with no co-pay, it is a major perk for young women. Why?
 - According to a CDC report released in 2013, 89% of women between the ages of 20-24 have used contraception.
 - **IMPORTANT:** Let consumers know that they should ask their doctors what contraception is covered.
- Other additional benefits to explain to consumers are:
 - Well Woman visits
 - Mammograms and cancer screenings
 - Support for breastfeeding
 - [Equipment and Counseling](#)
 - Domestic violence screenings and counseling



Medicaid in NY

- Most young adults who are newly eligible for Medicaid under expansion are not aware of the benefits available to them in NY.
- Stigma
 - Remind consumers managed care providers are often private insurance companies
 - Ex. UnitedHealthcare of New York, Inc
 - Provides you with comprehensive coverage like Marketplace plans
- Highlight Vision and Dental benefits included under Medicaid in NY
- Am I eligible?
 - Highlight NY's broad residency, immigration status, income requirements



Tax Credits

- **Reminder!** Many young adults don't know financial assistance is out there
- Take the time to explain tax credits.
 - Highlight **ADVANCEABLE** tax credits.
 - Sometimes its helpful to explain how they work in different terms
 - Ex. A tax credit will give you a discount on your monthly premium and help it “fit in your budget.”

Income	Full Premium	Tax Credit	Monthly Premium
\$30,000	\$372	\$165	\$208

Single Adult living in Bronx County

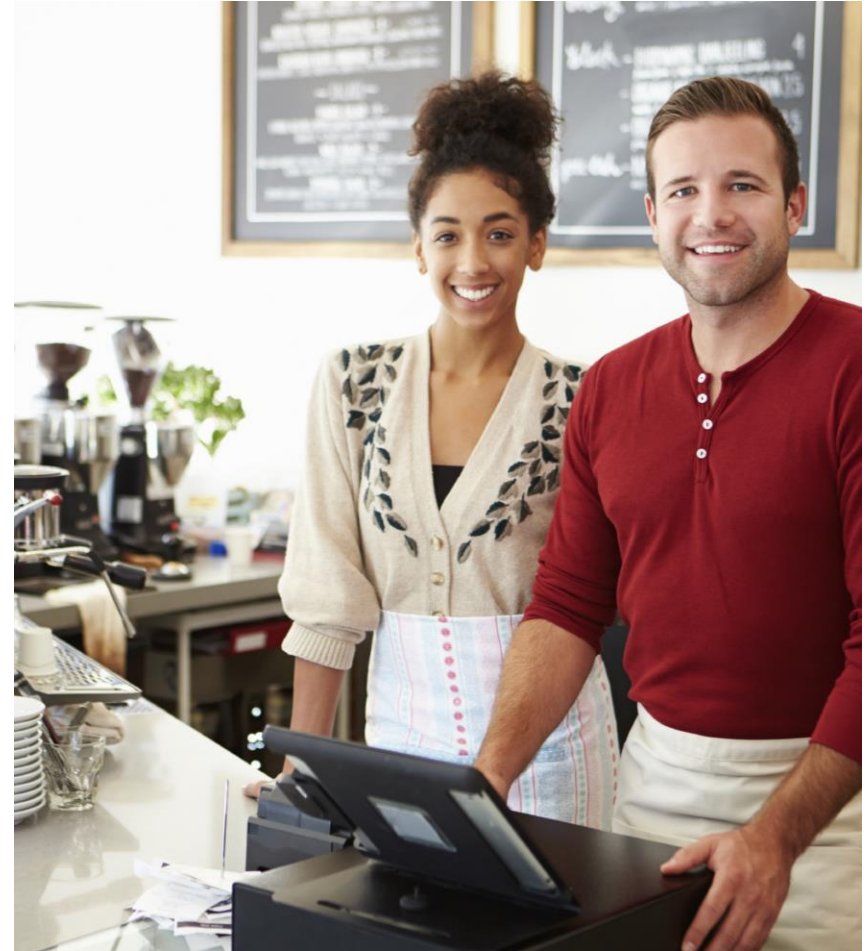
Poll Question #1

- Which phrase do you think is the most effective message for explaining to young adults how tax credits work?

A) There is financial assistance in the form of tax credits available to help pay for your monthly premiums

B) Tax credits give you a discount on your monthly premium

C) Tax credits allow you to find affordable coverage that will fit in to your monthly budget



Scenario #1: David Full Time Graduate Student



- David is a full-time graduate student at SUNY. He came to the United States 3 years ago and is Permanent Resident. He works only 10 hours a week and makes less than \$10,000 a year.
- He has set up an appointment to meet with an assister and is unsure whether to get coverage through the marketplace or through his university's student health plan which costs \$1,700 per semester.
- Which points would you highlight during your appointment with David?

Poll Question #2

2) Which points would you highlight during your appointment?

- A) Income and Residency requirements for Medicaid in NY**
- B) Medicaid Benefits – Vision and Dental**
- C) Affordability in comparison to the student health plan**



Commonly Asked Questions for Assistors and Navigators

Q) I just moved from out of state.
Am I still eligible for coverage?

Q) My parent's still claim me on their taxes and they live out of state... what should I do?

Q) I am currently unemployed, am I still eligible for coverage?

Q) What is Medicaid?

Q) What is the difference between my student health plan and a Marketplace plan?





Outreach →
Enrollment Events

Events and Creative Youth Enrollment Sites

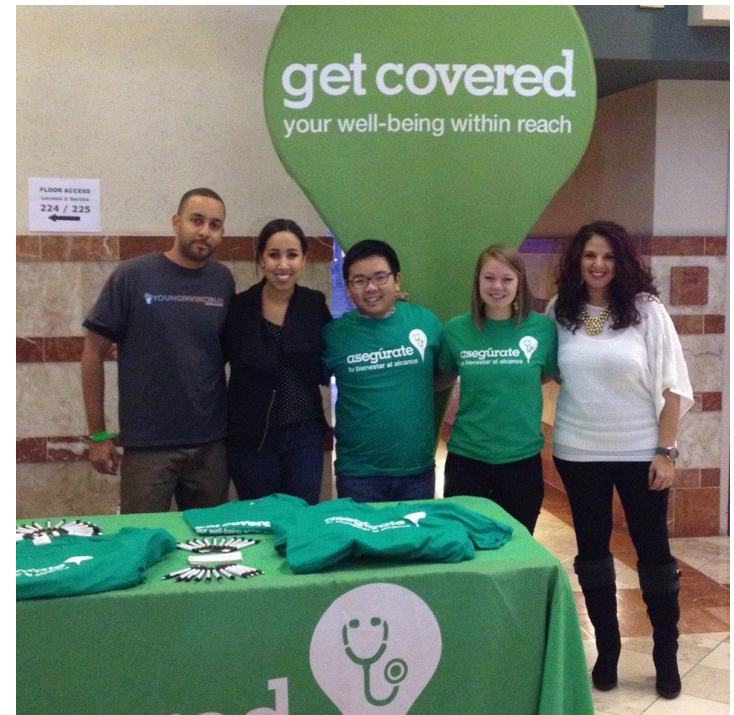
- Where do young people live?
 - Apartment complexes
 - Dorms
- What hobbies do young adults have?
 - Basketball and Soccer
- Where do they work?
 - Shopping malls, restaurants, temp agencies, and universities
- Where do they study?
 - Vocational schools and Community Colleges, Job training programs
- Where do they go for fun?
 - Movie Theaters and Restaurants, Concerts, Outdoor Events
- Where can I find young women of color?
 - Beauty and Nail Salons
- Where can I find young men of color?
 - Barber Shops
- Where do they run errands?
 - Grocery stores and Laundromats
- Where can I find young parents?
 - K-12 schools



DC Navigators teamed up with a temp agency that employs young adults who make \$45,000+

Best Practice Tips: Tabling

- ❑ Find a busy location with foot traffic
- ❑ Prepare a 30-45 second script
- ❑ Prompting questions:
 - ❑ “Hello. Do you have a minute to talk about health insurance?”
 - ❑ “Hi. Would you mind if I asked whether or not you have health insurance?”
 - ❑ “Did you know you may be eligible for financial assistance?”
 - ❑ Which day are you available for an appointment?
- ❑ Be prepared to schedule appointments
 - ❑ Give a checklist of what they will need
- ❑ Set up consistent tabling times to build trust.



Appointments: How to Follow Through

- Tips on getting young adults to follow through with appointments to enrollment:
 - Get them to set reminders on their cell phones
 - Remind them of benefits with getting covered
 - Free Preventative services
 - Financial Security
 - Make sure you touch base with them multiple times
 - 24 hour notice via text, email, or phone



Outreach Events to Enrollment

- Outreach events can often lead to navigators and assistors having new enrollment sites
- Don't be afraid to think outside of the box
 - *Service industry great place to start*
 - *Young Invincibles Experience:*
 - *Our NY Navigators were able to build a partnership with a local diner and was able to enroll their staff members.*



Best Practice Tips: Enrollment Events

- Build Attendance by:
 - Phone banking
 - Local TV spots (must get permission first by New York State of Health)
 - Radio promotions (must get permission first by New York State of Health)
 - Canvassing with flyers
 - Reminders
- Family-friendly environments
 - Choose spaces where parents or caretakers can bring children
 - Provide food and/or entertainment
- Do a practice run through to ensure everything is in place



Looking Ahead: Year Two

- Becoming more strategic
 - Looking for new “non traditional” enrollment sites
 - Using outreach events such as tabling to gain more appointments.
- Shorter enrollment period, smaller uninsured pool
 - “low-hanging fruit” – new crop of people in same places
 - Biggest motivating factor is the penalty – and it’s going up
 - “Nearly 1 million newly insured, nearly 1 million new advocates”

Save the Date:



Questions?



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Contact Information:

<http://younginvincibles.org/>

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7th Inning Stretch Awards - Winners!

- More than 40 assister organizations submitted applications.
- Nearly 700 assistors voted on the winners.
- 5 Categories of Awards:
 - Most Innovative Enrollment Strategy
 - Most Unique Location Where Consumers were Enrolled
 - Best Tip/Advice for New Assistors
 - Best Co-branded Brochure, Pamphlet or Other Material
 - Marketplace Wildcard
- One Navigator winner and one CAC winner in each category.
- Awards will be mailed to winners in the next few weeks.



Category 1

Most Innovative Enrollment Strategy

Navigator Winner:
ACR Health



CAC Winner:
Finger Lakes Community Health



Category 2

Most Unique Location Where Consumers Were Enrolled

Navigator Winner:
Tompkins County
Chamber of Commerce



CAC Winner:
Finger Lakes Community Health



Category 3

Best Tip/Advice for New Assistors

Navigator Winner:
Center for Frontline Retail



CAC Winner:
Regional Primary Care Network,
Utica Community Health Center



Category 4

Best Co-Branded Material

Navigator Winner:
Nassau-Suffolk Hospital Council website
coverage4healthcare.com

CAC Winner:
Open Door Family Medical Centers - magnet




DON'T HAVE HEALTH INSURANCE?

Open Door's Insurance Specialists
can help with eligibility and enrollment into:
Medicaid | Child Health Plus | Qualified Health Plans

Call today! Services are free and 100% confidential.
Tel: (914) 502-1478 | Email: insurancecoverage@odfmc.org

 **OPEN DOOR**
FAMILY MEDICAL CENTERS

 **nystateofhealth**
The Official Health Plan Marketplace



Need Health Insurance? en Español

Call the NSHC Navigator Office
631-656-9783 or 631-435-3000
Free or low-cost health insurance based on income
Enrollment ongoing through March 31, 2014
NSHC's state-trained and appointed navigators will help you:

- Understand the marketplace's insurance options
- Determine coverage differences between bronze, silver, gold, platinum plans, and whether you qualify for Child Health Plus or Medicaid
- Help you select a plan that best meets your needs and budget
- Determine your eligibility for financial assistance to help pay for insurance
- Complete your application and submit it

Enrollment sites conveniently located at community sites throughout Nassau and Suffolk counties, including:

- Churches and civic centers, hospitals, health fairs, and libraries
- Enrollment sites available evening and weekends
- Bi-lingual enrollees available

IMPORTANT INFORMATION YOU NEED TO CHOOSE A PLAN (CLICK HERE)

Before you begin, it may help to have this information ready:

- Social Security numbers (SSNs)
- Email address
- Document numbers for eligible immigrants who want health coverage:
*** If you are a naturalized citizen you will need to have your alien identification number (A#) and your certificate number to complete the application.***
• [Click here for a list of eligible immigration statuses](#)
• [Click here for a list of accepted immigration documents](#)
- Birth dates
- Paystubs, W-2 forms, or other information about your family's income
- Policy/member numbers for any current health coverage
- Information about any health coverage from a job that's available to you or your family [Click here for employer coverage form](#)

For more information regarding the Small Business Marketplace, click below for a list of Frequently Asked Questions:
<http://marketplace.cms.gov/getoffice/resources/publications-and-articles/key-facts-about-sbop.pdf>

Options for Obtaining Insurance through the NY State of Health Marketplace

Category 5 Marketplace Wildcard

Navigator Winner:
Adirondack Health Institute



ADIRONDACK HEALTH INSTITUTE

CAC Winner:
Refuah Health Center, Inc.



Remaining Webinar Schedule

- ***Note: Extra Inning!*** Retaining Current Players: How to Process Renewals for 2015
 - Wednesday, October 1, 2014, 10am
- **Inning #7, Part 2 – Know Who You’re Pitching To (Cultural Competency)**
 - Wednesday, October 8, 2014, 10am
- **Inning #8, How to Pick the Most Valuable Player (QHP Selection)**
 - Wednesday, October 15, 2014, 10am
- **Inning #9, 2015 Health Plan Lineup (2015 Health Plan Choices)**
 - Wednesday, October 22, 2014, 10am

End of the Inning

- Please complete Inning #7, Part 1 survey.
- Watch for inning replay to be posted to <http://info.nystateofhealth.ny.gov/SpringTraining>
- Invitations to follow for the remaining webinars.