

The Affordable Care Act: Year 5 Open Enrollment

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YOUNG **INVINCIBLES**

Today's Agenda

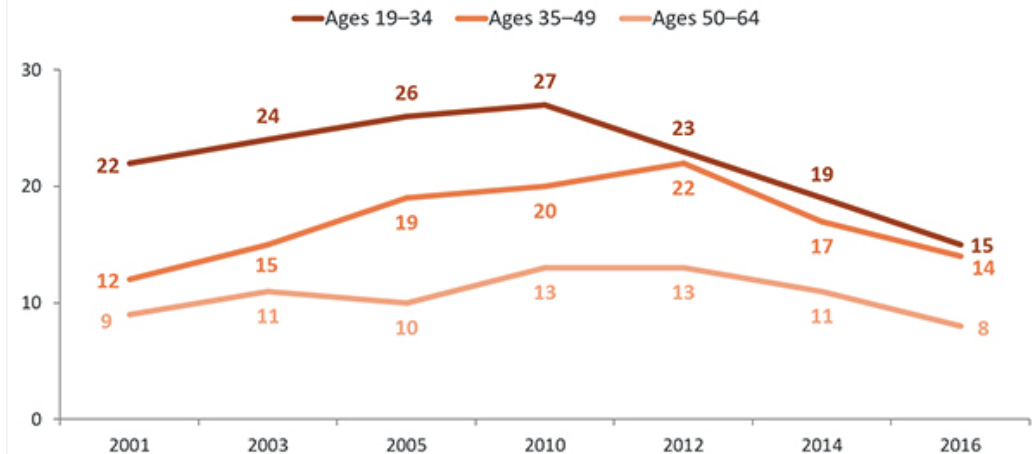
- Getting Back to the Basics
- Messaging & Outreach
- Key Takeaways & OE5 Look Ahead

Millennials *Want* Insurance

- Pre-ACA, only **5%** polled reported choosing to forgo health insurance
- Young adults value and want health insurance
 - “Affordability, Not Invincibility”

Young Adults Have Made the Greatest Gains in Coverage of Any Age Group Since 2010

Percent of adults ages 19–64 who are uninsured



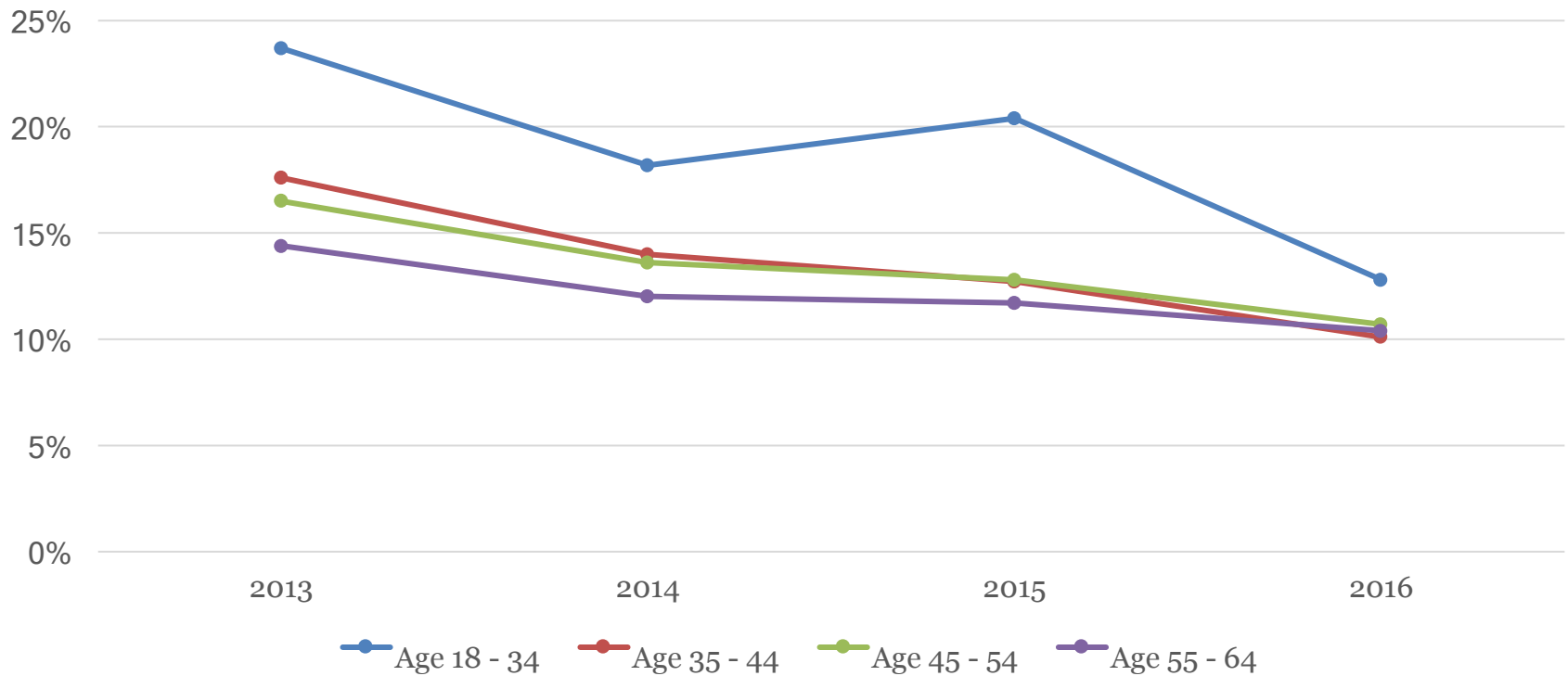
Data: The Commonwealth Fund Biennial Health Insurance Surveys (2001, 2003, 2005, 2010, 2012, 2014, 2016).

Source: S. R. Collins, M. Z. Gunja, M. M. Doty, and S. Beutel, *How the Affordable Care Act Has Improved Americans' Ability to Buy Health Insurance on Their Own*, The Commonwealth Fund, February 2017.



North Carolina Snapshot by State

Percent of Population Uninsured by Age Group in North Carolina

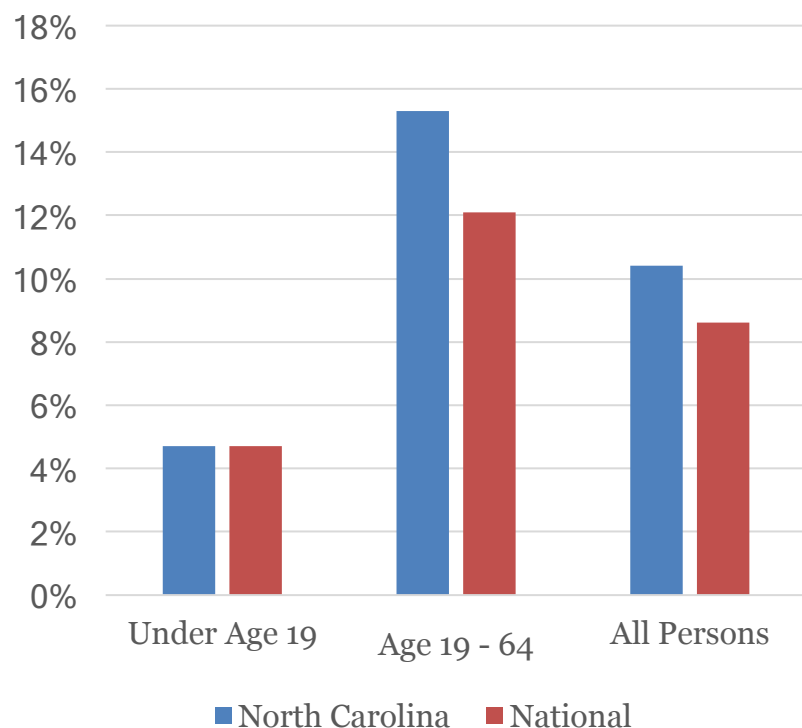


Source: Enroll America's Uninsured Estimates for Non-Elderly Adults (2013 – 2016)

North Carolina Snapshot by State

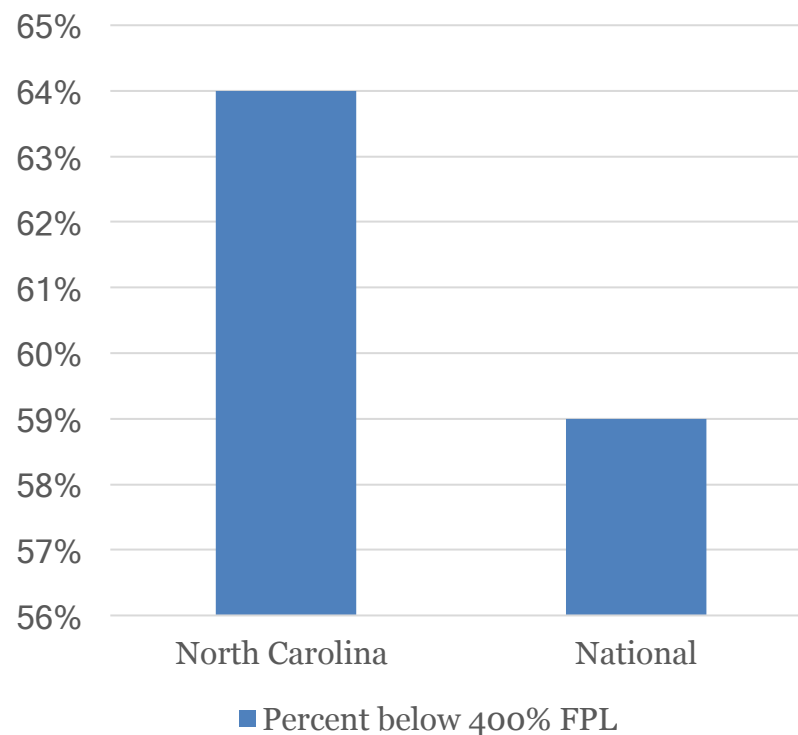
Uninsured Rates: N.C. vs National

Percent of Uninsured
Population



Federal Poverty Range: N.C. vs National

Percent of Population Below
400% FPL



Awareness Gap

- 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



Clear the Confusion

- Affordable Care Act **has not** been repealed
- Financial assistance is still available
- 2017 Open Enrollment: Nov. 1 – Dec. 15
 - Do not procrastinate, and do not bank on extensions!
- Login and actively enroll in a plan

Where to find help?

NC Navigator Helpline

1-855-733-3711

Get Covered Connector App
Connector.GetCoveredAmerica.org

Federal Marketplace

1-800-318-2596



Ensure Clients Know the Fundamentals Before Enrolling

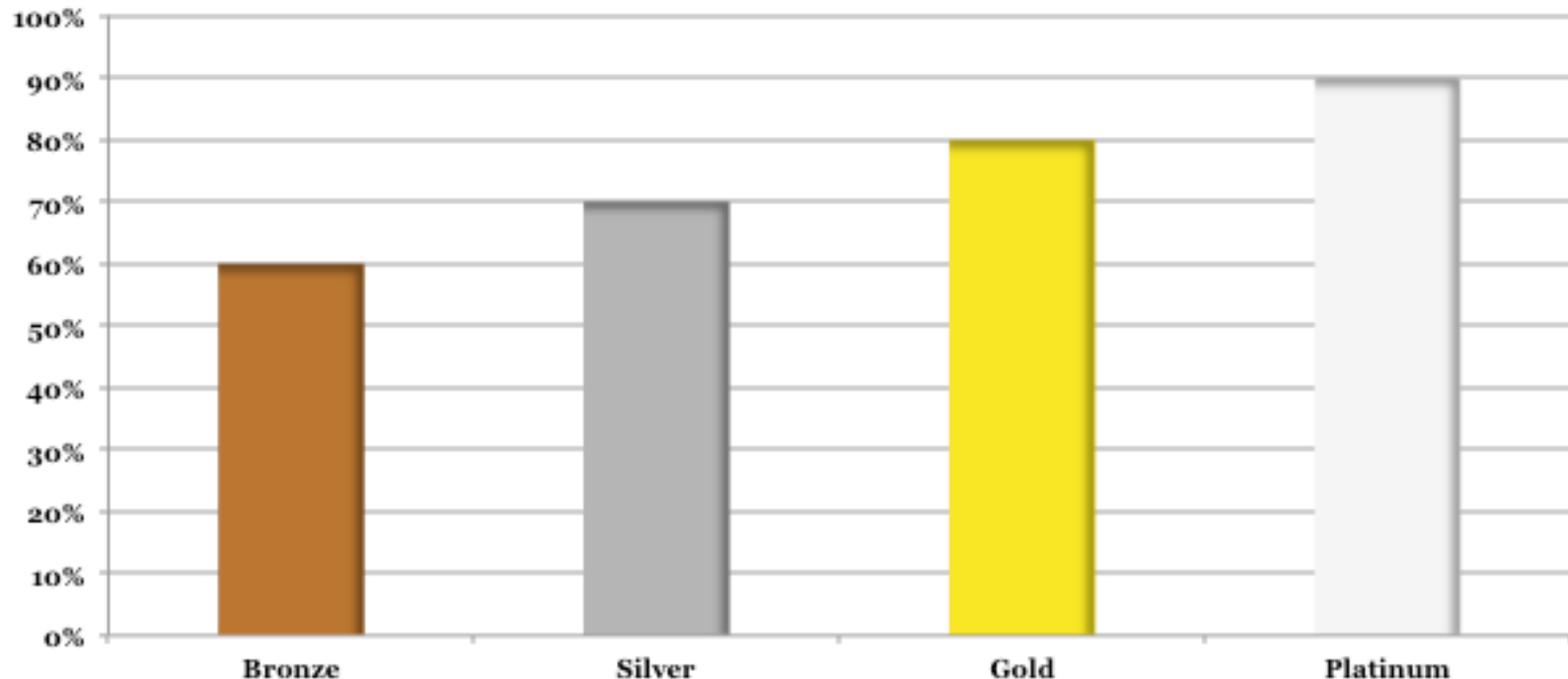
Terminology is Key

- Premium – monthly bill you pay to have insurance
 - Same as a monthly cell phone bill
- Deductible – amount you pay out-of-pocket before insurance kicks in to cover a service
 - Same as car insurance when you have an accident
- Copayment / coinsurance – set dollar amount or percentage you pay out-of-pocket for a service after deductible is met

Understanding the coverage levels

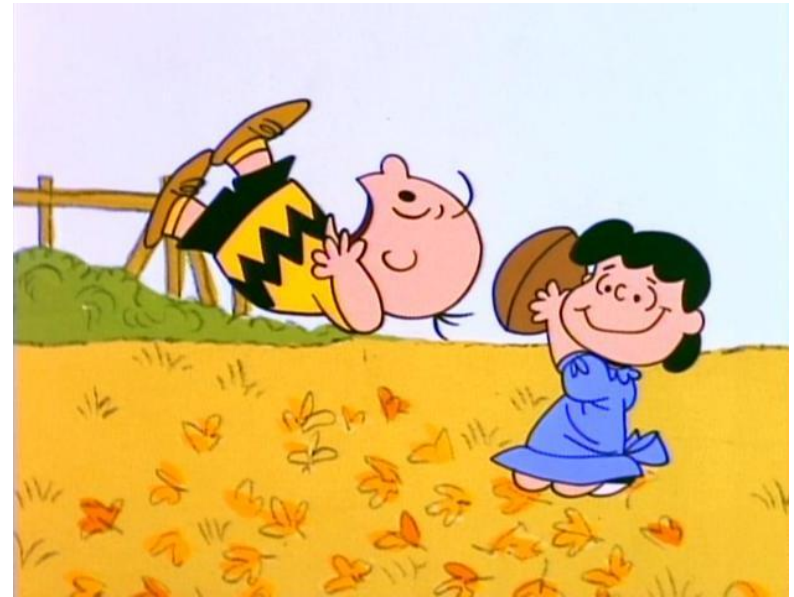
- The level of coverage you choose affects your monthly premium and your out of pocket costs
- Generally, lower premiums mean higher out-of-pocket costs

Amount of Coverage Paid by Your Insurer



Catastrophic Plans

- Available to:
 - Young adults under 30, **OR**
 - Those w/ a “hardship exemption”
- What it covers:
 - 3 primary care visits a year
 - Preventive services w/o co-pay or deductible
 - Further services, but with high deductible



What do I pay?

When you buy health insurance, you will have two kinds of costs

$$\text{Monthly Premium} + \text{Out-of-Pocket} = \text{Your total cost}$$

Tax Credits

- Those making between 100-400% of FPL could qualify for premium tax credits (subsidies)
- An ***advanceable*** tax credit allows a person to receive assistance at the time that they purchase insurance

Household Size	100% FPL	400% FPL
1	\$12,060	\$48,240
2	\$16,240	\$64,960
3	\$20,420	\$81,680
4	\$24,600	\$98,400
5	\$28,780	\$115,120

Estimating Yearly Income

1. Household Adjusted Gross Income
 1. Gross income minus allowed tax deductions
 - Ex. Student loan interest, or alimony paid
 - Don't include Supplemental Security Income (SSI)
 - Include tax-exempt Social Security benefits
2. Adjust for any expected changes
 1. Expected raises
 2. Work scheduling changes
 3. Changes in tax dependent

Cost Sharing Reductions

- Eligible to those below 250% federal poverty level
- Reduces deductible and out-of-pocket expenses associated with silver level plan
- Paid by federal government directly to insurance provider
 - Presidential Executive Order

Medicaid Overview

- Federal-state partnership
- Provides free or low-cost health coverage to some low-income people
- Not to be confused w/ Medicare, which is health coverage for people 65+

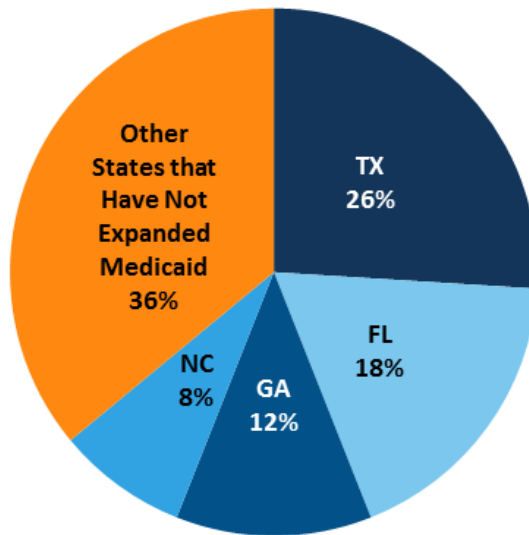


The Medicaid Coverage Gap

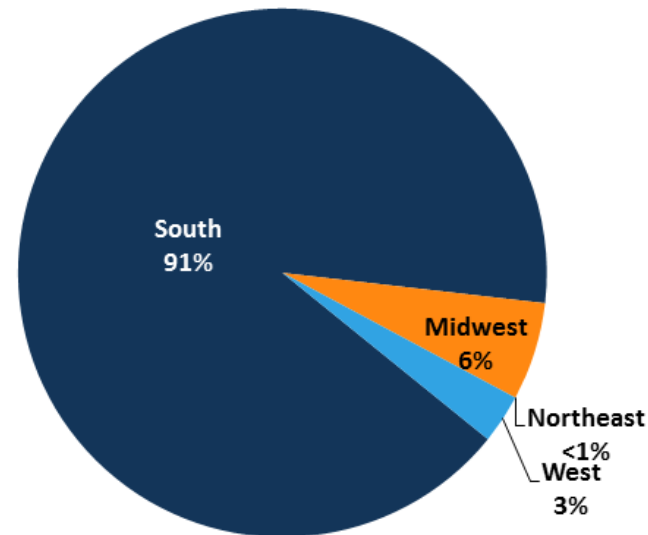
Figure 2

Distribution of Adults in the Coverage Gap, by State and Region

Distribution By State:



Distribution By Geographic Region:



Total = 2.6 Million in the Coverage Gap

Note: Totals may not sum to 100% due to rounding.

Source: Kaiser Family Foundation analysis based on 2016 Medicaid eligibility levels and 2016 Current Population Survey.

Key Messaging to Focus On

Be Mindful of Your Language

- Affordable Care Act vs. Obamacare
 - Be inclusive
- “Mandate” and “fine” conveys a demand
 - It is a tax penalty
- Do not engage in the politics
 - Be conscious of your audience

Biggest Motivator: Financial Assistance

- Most consumers will find a plan that is subsidized
- HUGE savings:
 - Highlight stories of consumers with low cost plans
- Free preventive services: flu shots, yearly check ups, contraception, HIV/STI screenings, etc.
- Keep it real & relate the cost to other monetary items



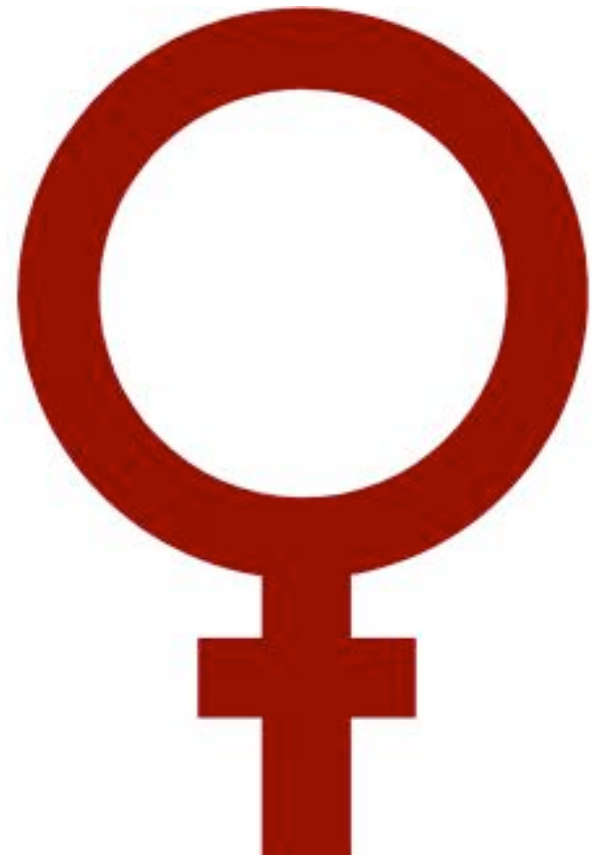
Preventive Services

- Be proactive about your health!
- **Free** preventive services covered by all plans:
 - **Flu shots**
 - **Blood pressure and cholesterol screenings**
 - **HIV screening**
 - **Immunizations, like Hepatitis and Tetanus**
- Preventive care also includes women's health benefits



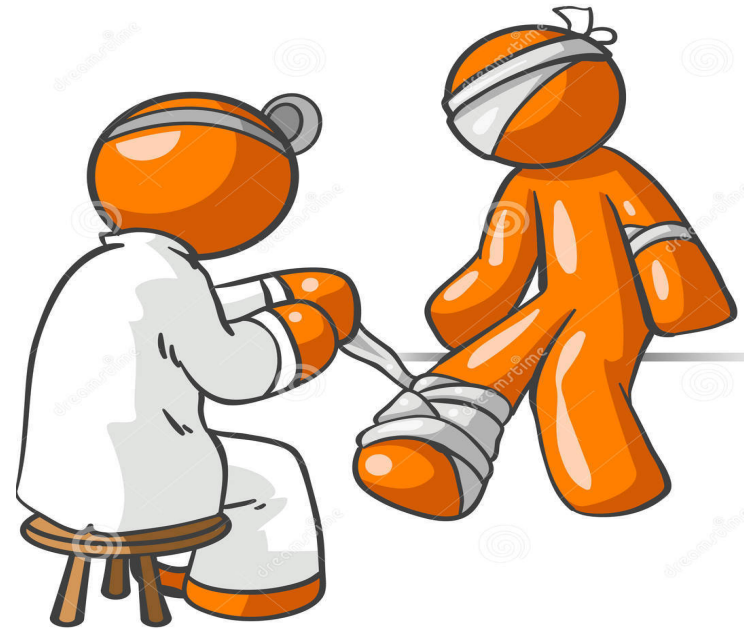
Women's Preventive Services

- Well-woman visits
- Support for breastfeeding
- Domestic violence screenings and counseling
- Mammograms and cancer screenings



Messaging to Peers

- Benefits of having insurance
 - Get preventive care like check ups and flu shots for free
- Financial security
 - Young adults end up in the ER more than any other age group outside the elderly
- Financial assistance
 - Vast majority receive financial help
- Avoid the tax penalty
 - Why pay something for nothing?



Flag on the play: The Tax Penalty

- A tax penalty is applied if individuals forego “minimum essential coverage” (MEC)
- Penalty is pro-rated
- Grace period for those insured less than 3 months
- Capped at national average annual premium for a Bronze plan



Penalty Breakdown

	2015	2016	2017
G r e a t e r o f	Percentage amount: 2% of income above tax filing threshold	Percentage amount: 2.5% of income above tax filing threshold	Percentage amount: 2.5% of income above tax filing threshold
	Flat dollar amount: • \$325 per adult + \$162.50 per child	Flat dollar amount: • \$695 per adult + \$347.50 per child	Flat dollar amount: • \$625 per adult + \$347.50 per child
	Family max: \$975	Family max: \$2,085	Family max: \$2,085

How to Apply for Exemptions

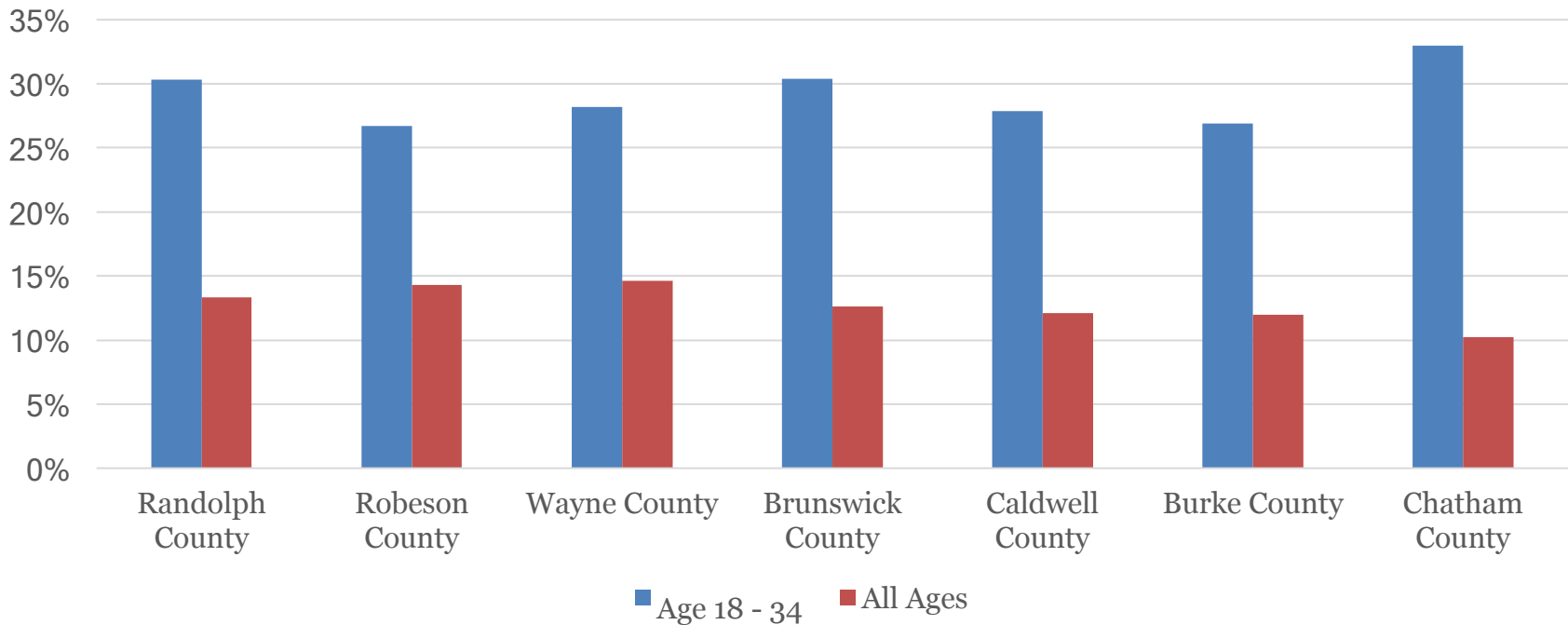
Form on HealthCare.gov	Tax Return	HealthCare.gov OR Tax Return	No Application
Hardship exemption	Gap in coverage < 3 mo.	Coverage unaffordable	Below tax filing threshold
Member of religious sect	Undocumented	Incarcerated	
Eligible for services through Indian health care provider		Member of federally-recognized tribe	
		Member of health care sharing ministry	



Targeting Your Outreach Efforts

Percentage Snapshot by County

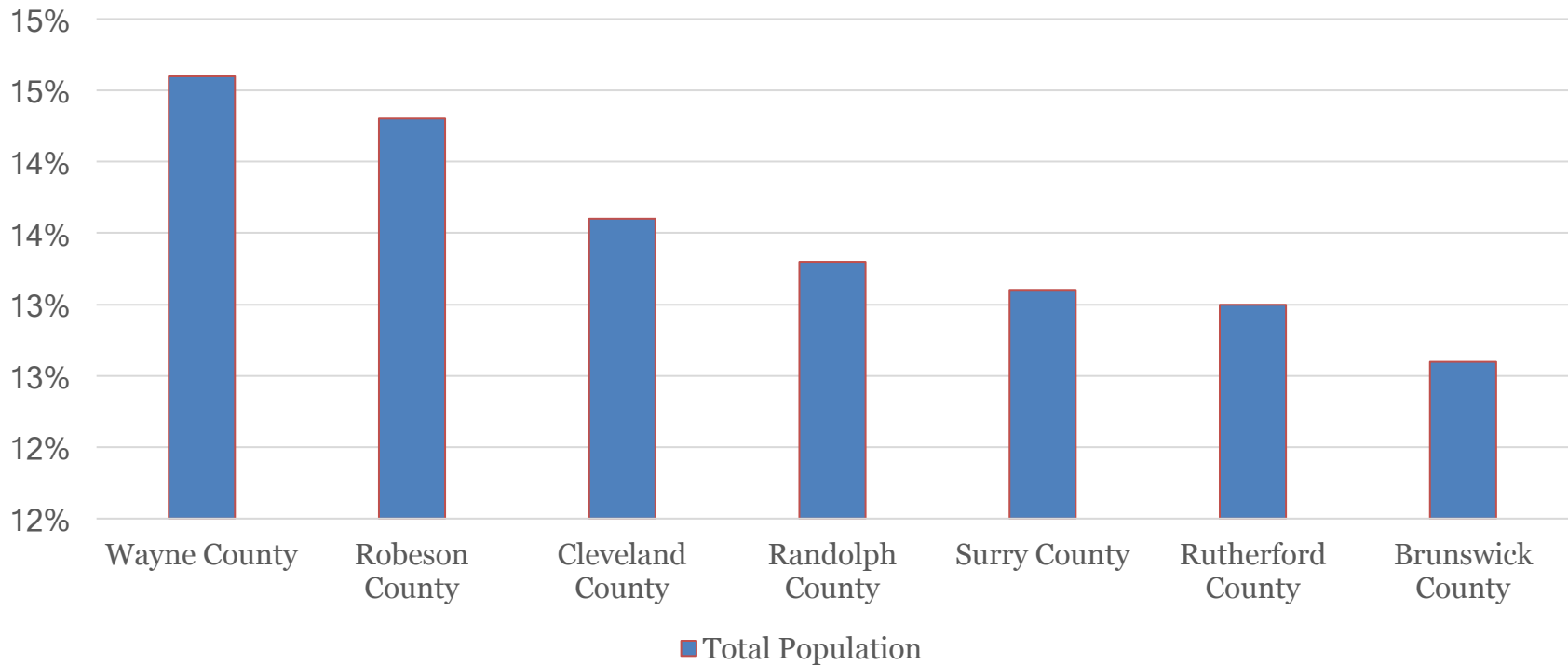
Counties with Highest Percentage of Uninsured Young Adults in 2016



Notable others: Alamance, 23.7; Rutherford, 23.2; Cleveland, 23.1; Rockingham, 21.7; Surry, 21.6; Harnett, 21.2

Percentage Snapshot by County

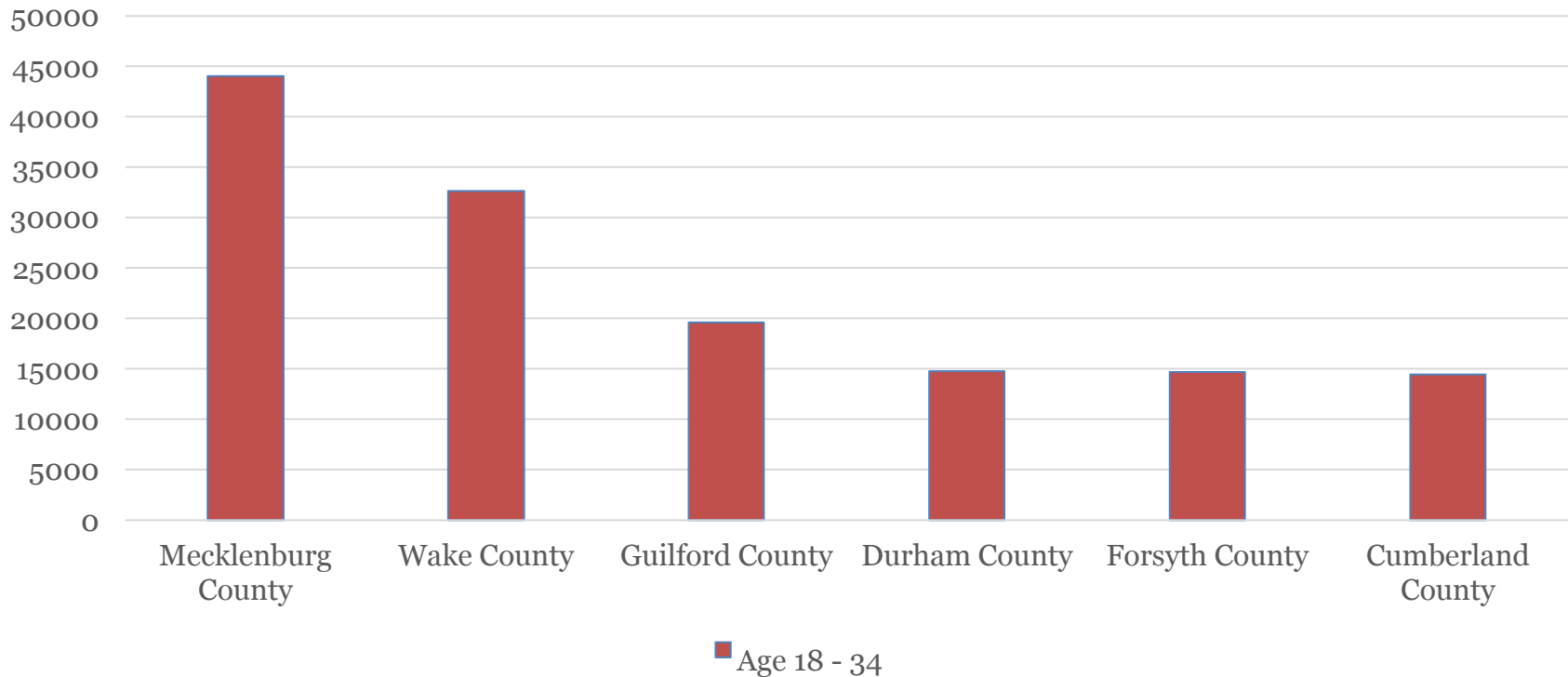
Counties with Highest Percentage of Total Uninsured Population in 2016



Notable others: Johnston, 12.2%; Caldwell, 12.1%; Durham, 12%; Alamance, 12%; Buke, 12%

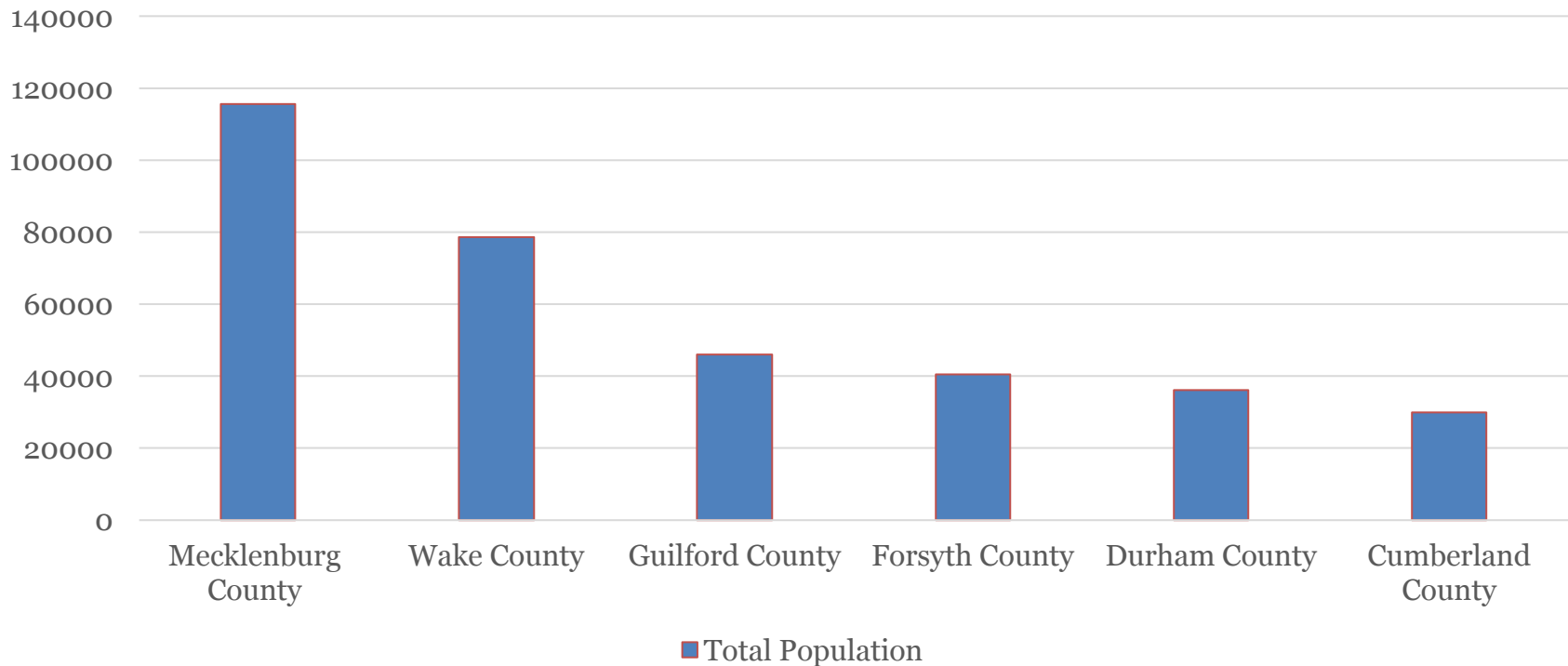
Numbers Snapshot by County

Counties with Highest Numbers of Uninsured Young Adults
in 2016



Numbers Snapshot by County

Counties with Highest Total Numbers of Uninsured Population in 2016



Outreach: Key Messengers

- Parents
- College Advisors, Professors, Student Life
- Community College, Graduate Programs
- Employers, Career Fairs
- Peers!
- Faith Leaders



Key Community Partners

- Community Colleges
- Labor Unions
- Bar & Service Industry
- Artists & Young Entrepreneurs
- Trade Schools
- Barber Shops & Beauty Salons
- Job Training Centers
- Retail & Seasonal Workers

Messaging to Partners

- Incentivize participation:
 - Access to new client base
 - Brand building
 - Uplift the community
- To Employers:
 - Increase worker productivity
 - Increase morale
 - Build loyalty



Roles: Trusted Community Partners

- Navigators and CACs are not the only vital roles during open enrollment
- Lean on your community:
 - Faith-based places of worship
 - Community centers
 - United Way 2-1-1
 - Local Elected Officials
 - YMCAs & YWCAs
 - Libraries

Go Digital

- Facebook
 - Facebook Live
- Twitter
 - Event promotion & information sharing
- Instagram
 - Capture the moments



Planning your Events

Education & Enrollment Events

- Provide rolling education presentations
- Use computer labs or large spaces where assisters can set up laptops
- Sign in & out to ensure follow up for unfinished enrollments

Have questions about the Affordable Care Act & Centennial Care Medicaid Eligibility?

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Join us for:

ACA 101 & Centennial Care Information Sessions

Monday, November 18

• 8:30 – 9:30 a.m. • 9:45 – 10:45 a.m. • 11:00 a.m. – noon •

UNM Student Union Building – Ballroom A

 UNM Graduate & Professional Student Association (GPSA)

Trained professionals will also be available to assist with enrollment, appointments and/or questions.

RSVP: <http://enrollninfo.eventbrite.com>



DEVELOPING LIV



 UNM HEALTH SCIENCES CENTER

Need health coverage?

Health coverage enrollment fair

Trained professionals will be on the UNM Campus to meet with you!

 UNM Student Health & Counseling (SHAC)

Tuesday, November 19

8:00 am – 3:00 pm

Student Union Building - Fiesta A, B and IT Lobo Lab Rm. 1013

RSVP: <https://enrollnm.eventbrite.com>



 NMIPIRG
NM center on law and poverty

Education Awareness Events

- Large education events:
 - Focus on educating & connecting young adults with enrollers
- Provide entertainment incentives:
 - Music
 - Food
 - Free yoga / Zumba
 - Face painting for children



Best Practice Tips: Tabling

- Location, location, location
- Prepare a script
 - “Hello. Do you need help signing up for health insurance?”
 - “Did you know you may be eligible for financial assistance?”
- Provide handouts with concise information and marketplace contact information



Best Practice Tips: Enrollment Events

- Build Attendance by:
 - Planning collaboratively
 - Radio promotion
 - Social media
 - Canvassing with flyers
 - Email blasts
 - Local news & newspapers
 - Reminders
- Family-friendly environments
 - Choose spaces where parents or caretakers can bring children



Piggyback on Existing Events

- Festivals
- Career & Health Fairs
- Farmer's Markets
- College Orientation / End of Semester
- Seasonal Events
 - Holidays



Appointments Tips

- Encourage consumer to bring all required documents to initial appointment
- Remind them of benefits of getting covered
 - Free preventative services
 - Financial security
- Take into account marketplace downtimes when planning



Marketplace Scheduled Maintenance

The marketplace will not be operational:

- Overnight into Wednesday, November 1st
- Sundays 12am-12pm ET, except December 10th

Plan your appointments accordingly!

Story Collection

- Stories are a powerful way to educate
- Share stories within your community to spread the word



A tale shall accomplish something & arrive somewhere.

– Mark Twain

Looking Ahead



- Open Enrollment:
 - November 1st – December 15th
- Deadline to actively renew:
 - December 15th
- 2018 plans begin:
 - January 1st
- National Youth Enrollment Day:
 - December 8th

Questions?



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