



Get covered. Stay covered

[GetCoveredAmerica.org](http://GetCoveredAmerica.org)

A blue-tinted photograph of three young people (two men and one woman) standing outdoors on a sidewalk. They are smiling and looking at a brochure or flyer held by one of the men. In the background, other people are walking on a path near a building.

# Young American Engagement Toolkit

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# Young American Engagement Toolkit

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# Overview of Young Americans

Young Americans are a large, diverse group that represents a variety of languages, races/ethnicities, nationalities, and educational backgrounds. The varying nature of this group makes outreach to them unique and challenging. With new opportunities for engagement through social media and technology, effective outreach for young Americans must combine traditional strategies with new, creative tactics for a comprehensive engagement approach.

## Important Facts:

- ✓ Although the uninsured rate for young adults ages 19-34 declined from 28 percent in 2013 to 18 percent in 2014 due to the Affordable Care Act, young adults are still the age group most likely to lack health insurance.<sup>1</sup>
- ✓ Young Americans were particularly hard-hit by the recession, graduate with historically high rates of student debt, and have higher poverty rates and lower incomes than their two preceding generations.<sup>2</sup>
  - As of March 2014, 8.2 percent of young adults ages 18-34 were unemployed compared to 5.2 percent of unemployed adults over 35.<sup>3</sup>

## Engaging Young Americans

When engaging young American consumers, you will more than likely be speaking to three key groups within the community. This toolkit was developed around three primary subsets of the young American community to fully encompass the group as a whole but also to hone in on particular communities that would require unique modes of engagement, including community college students, students at four-year institutions, and non-college youth.

### ✓ Community College Students

Community colleges serve a segment of the population that is statistically more likely to be uninsured than the general population. Individuals going to community colleges are often young people, African Americans, Latinos, and low-income.<sup>4</sup>

### ✓ Four-Year Institution Students

While students in four-year institutions are more likely to be insured, many are considered to be “at risk” of being uninsured. Many of these individuals lose their coverage once they turn 26 because they are removed from their parent’s insurance or because they graduate and lose the coverage they have through their school. Another potential reason these individuals are “at risk” of being uninsured is because some college campuses do not require students to have insurance.

### ✓ Non-College Youth

Because the overwhelming majority of uninsured Americans do not have a college degree,<sup>5</sup> many young adults cannot be easily reached through outreach on college campuses. Instead, outreach should focus on going to places where these individuals are likely to congregate and/or finding organizations that are not youth-specific, but serve young people because of the nature of the work that they provide. Read more about ways to engage this population under the “non-college young Americans” section.



# Health Insurance Options for Young Adults

The benefits young Americans stand to gain — and have already gained — from the Affordable Care Act provide security around their wellbeing.

## ✓ **Dependent Coverage**

If their parents have an insurance plan that covers children, young adults can be kept on or added to the plan until they are 26. They are eligible to remain on their parents' plans even if they are financially independent from their parents, married, no longer living with their parents, in school, or eligible for insurance through their employer.

## ✓ **The New Health Insurance Marketplace**

The Health Insurance Marketplace (Exchange) is a new way to compare and purchase health insurance plans. The Marketplace provides consumers with choices of insurers and plans that are affordable in a way that makes it easy to understand and compare them.

Financial assistance is available to help students pay for health insurance if they enroll in a plan through the Marketplace and have an income that falls between 138 and 400 percent of the federal poverty level. For students who qualify for financial assistance, the government will pay a portion of their health insurance premiums directly to their insurance company every month.

These tax credits will be given up front — meaning students will get help paying for their premiums immediately, rather than having to wait until they file taxes in April — and students can apply for the tax credits even if they have never filed taxes before.

Fewer than half of young adults report knowing of the availability of financial help/subsidies and 72 percent feel under-informed about the new health law. Less than 3 in 10 know that plans now cover free preventative services but 71 percent say they want this care within the next year.<sup>6</sup>

## **How the ACA is helping young Adults:**

- ✓ Since 2010, an estimated 5.7 million young adults ages 19-25 have gained coverage.<sup>7</sup>
- ✓ 2.3 million young adults gained health insurance between 2010 and October 2013 by staying on a parent's plan.<sup>8</sup>

## ✓ **Student Health Plans**

Some four- and two-year institutions partner with insurance companies to offer their students insurance plans. Under the Affordable Care Act, student health insurance plans will be required to meet basic standards of covering care. Even if their school offers an insurance plan, students will still be able to buy a plan through the Marketplace and may want to compare the plan their school offers to the options available through the Marketplace.

## ✓ **Catastrophic Plans**

People under 30 and some people with limited incomes may buy what is called a "catastrophic" health plan, which will protect them from very high medical costs.

A catastrophic plan generally requires the consumer to pay all of his or her medical costs up to a certain amount, usually several thousand dollars. The insurance company generally pays costs over that for essential health benefits.

These policies usually have lower premiums than a comprehensive plan but cover the consumer only if he or she needs a lot of care.

## ✓ Medicaid

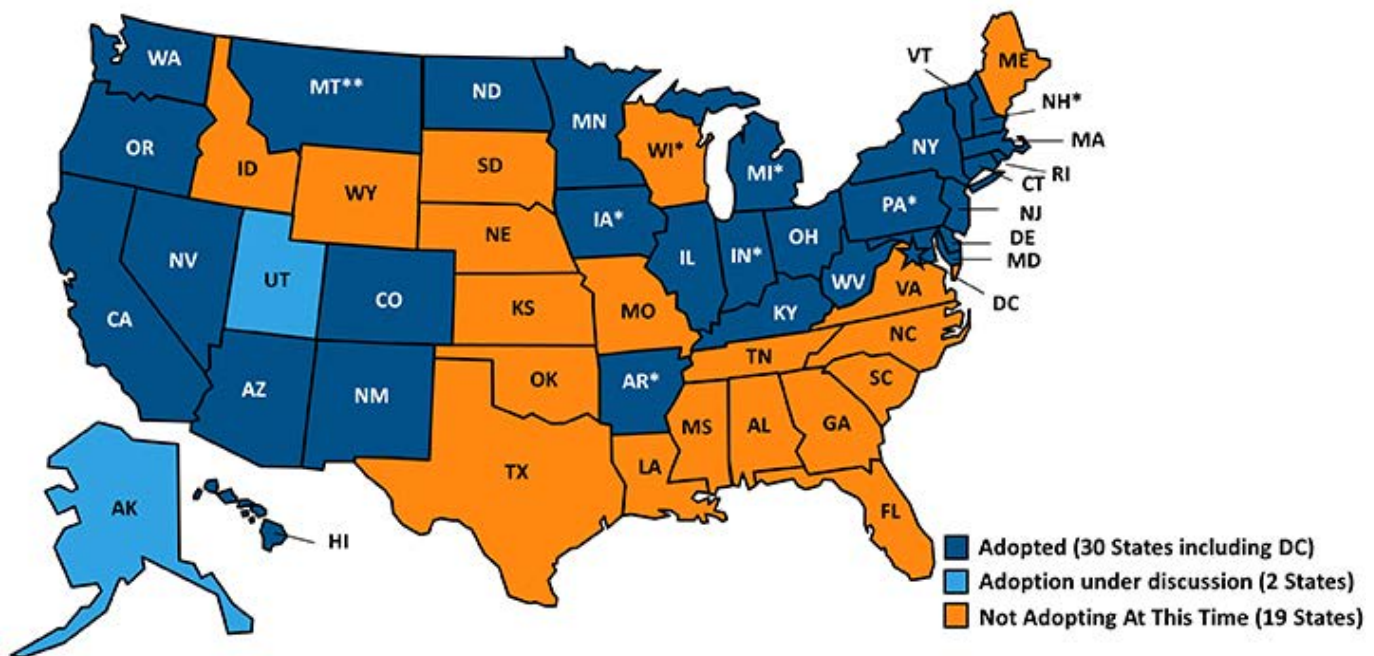
Starting in January 2014, many states have adopted Medicaid expansion under the ACA to cover low-income, childless young Americans. Students who are at or below 138 percent of the Federal Poverty Level and live in a state that has expanded Medicaid eligibility are able to enroll in Medicaid. The map below depicts where each state stands on Medicaid Expansion as of May 2015, but states can decide to expand Medicaid at any time, and many states continue to debate expansion.



**Figure 1: Medicaid Expansion**

Source: <http://kff.org/health-reform/slide/current-status-of-the-medicaid-expansion-decision/>

## Current Status of State Medicaid Expansion Decisions



NOTES: Under discussion indicates executive activity supporting adoption of the Medicaid expansion. \*\*MT has passed legislation adopting the expansion; it requires federal waiver approval. \*AR, IA, IN, MI, PA and NH have approved Section 1115 waivers. Coverage under the PA waiver went into effect 1/1/15, but it is transitioning coverage to a state plan amendment. Coverage under the IN waiver went into effect 2/1/15. WI covers adults up to 100% FPL in Medicaid, but did not adopt the ACA expansion.

SOURCE: "Status of State Action on the Medicaid Expansion Decision," KFF State Health Facts, updated June 22, 2015.  
<http://kff.org/health-reform/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/>



# Effective Messaging for Young Americans

With the wide variety of health coverage options available through the Affordable Care Act, getting the word out about these new opportunities is critical for young Americans. A tracking poll found that more than 7 out of 10 young adults view health insurance as something that is “very important” and something they need.<sup>9</sup>

## ✓ Most Important Motivators for People Under 30

Here are the top three messages that motivate young Americans to learn more about the new health coverage options through the Health Insurance Marketplace:

- If you or a family member gets sick, you won't have to worry about big medical bills or going bankrupt.
- You will be able to find a plan that fits your budget.
- The insurance plan you choose will be there to cover the care you need.

## ✓ Best Messengers

- Someone like them.
- Someone their age and who has experienced the process of applying for health insurance.
- Family member (mom).
- Doctor.



## Young Americans need and value health insurance:

- ✓ 65 percent of young adults ages 18-24 worry about not being able to pay medical bills for a serious illness or accident, and more than 4 in 10 worry about paying bills for routine health care.<sup>10</sup>
- ✓ 51 percent of uninsured young adults reported problems paying medical bills or said they were paying off medical debt.<sup>11</sup>
  - 43 percent said they had used up all of their savings.<sup>12</sup>

## ✓ How to Talk About Applying

When asked, uninsured Americans get nervous about the process of applying for health insurance. In order to make them feel more confident in their ability to apply, it's important to emphasize that they will be able to:

- Find in-person help to answer questions and assist them with filling out the application.
- Find out what kind of financial help they might qualify for.
- Find the plan that is best for them.
  - The Marketplace allows consumers to easily compare the cost and coverage options of different plans.
  - Consumers can see what their premium, deductibles, and out-of-pocket costs will be before they decide which plan to enroll in.
  - All insurance plans cover doctor visits, hospitalizations, maternity care, preventive health care, and prescriptions.

# Get Social America

With technology at the fingertips of many young Americans, using multiple social media channels and blogs is key to promoting the messages about the new health coverage options under the Affordable Care Act. Consider creating a social media strategy that offers relevant messaging and access to helpful information.

Many young adults get information from online sources, and although the majority are less likely to share health information on social media, young adults do exchange the information they receive in-person with friends and family.<sup>13</sup>

## Social Media Best Practices

### ✓ Use all channels

- Twitter, Facebook, YouTube, Instagram, Vine, Flickr, Pinterest, and more

### ✓ Stay on message

- Social media broadcasts far and wide to the general public. Context matters. Make sure the conversation stays focused on the intended subject matter and can't be taken the wrong way.

### ✓ Have a target audience

- Many communities include specific hashtags to continue an ongoing conversation (ex. #latism #LGBTQ #AA #AAPI). It's always better to use an existing hashtag than start your own.

### ✓ Use the right handle

- When you want to engage someone in the conversation around a subject, be sure to include the handle they chose to be associated with. For Get Covered America:
  - **@GetCoveredUs**- This is the campaign focused on getting the word out to consumers.
  - **@EnrollAmerica**- This should be reserved for messages, and information to, for, and with other organizations.

## Social Media & Young Adults:

- ✓ 89 percent of 18-29 year olds use online social networking websites.<sup>14</sup>
  - More than half of all internet users use two or more social media sites.<sup>15</sup>
  - 87 percent of young adults ages 18-29 use Facebook.<sup>16</sup>
  - 53 percent of young adults are Instagram users.<sup>17</sup>
  - 37 percent of young adults use Twitter.<sup>18</sup>
- ✓ The majority of young adults use social media sites daily, and 67 percent of young adults ages 18-29 use a social networking site on their phone.<sup>19</sup>
- ✓ 72 percent of young adults seek health information online.<sup>20</sup>

### ✓ Use the right hashtags

- Using the correct hashtag will give your messages context and relevance. Use for Twitter, Facebook, and Instagram.
  - Branded: **#GetCovered**. Help make this a trending topic!
  - General: **#healthinsurance**, **#Asegregate**, **#healthcarereform**, **#HIX**, **#ACA**, **#Obamacare**

### ✓ Localize your tweet

- Sometimes, geography matters for an event. Inserting a specific state or town will help categorize your tweet. **#yourstate's2lettercode + #yourcity** – This is especially important for events. **#Miami #FL**



## ✓ Be brief: 120 is the new 140

- Shorter is better: you have limited characters allotted per message so be sure to make them count. Abbreviate liberally and be informal with punctuation.
- When tweeting events, use day/date/time to create a sense of time-sensitivity or sense of urgency.
- Sample tweet: TODAY! 8/29, 12-2PM EST! Join @GetCoveredUS canvassing #GetCovered

## ✓ @ Mention partners

- When co-sponsoring events, try to @ the people/org's you're working with, especially @GetCoveredUS. It's like an extra shout-out, especially on #FF (Follow Fridays), so that your message reaches other networks too. You can do this on Facebook as well.

## ✓ Show your support

- Share Get Covered America's content on FB. Retweet us on Twitter. Increase your reach.
- [www.facebook.com/GetCoveredAmerica](http://www.facebook.com/GetCoveredAmerica)
- [www.Twitter.com/GetCoveredUS](http://www.Twitter.com/GetCoveredUS)
- [www.Youtube.com/GetCoveredAmerica](http://www.Youtube.com/GetCoveredAmerica)
- [www.instagram.com/getcoveredamerica](http://www.instagram.com/getcoveredamerica)
- [www.twibbon.com/support/get-covered-america-2#](http://www.twibbon.com/support/get-covered-america-2#)

## Best Practices for Blogger Outreach



### ✓ Make sure the blog is relevant

- There are thousands of bloggers out there, so find the right blog that will be interested in this topic.

### ✓ Make your pitch personal

- Know and understand who the blogger is. Dig a little deeper, showing them you've done your homework. You can post comments on previous post to show you share the same interests.

### ✓ Make sure it's news

- Bloggers will not cover stories that are not interesting or informative.
- Provide relevant information to the blogger, but do not send a canned press release.

## General reminder:

Get Covered America is an issue-based campaign, focused on educating the public about the new health coverage options under the Affordable Care Act. By definition of our 501(c)3 status, we cannot promote advocacy or take a political side. We will always support our partners, but If your organization promotes advocacy, legislative or electoral issues, please know that Enroll/Get Covered cannot actively participate in those discussions on social media or otherwise. Our Netiquette Guide:

<http://www.getcoveredamerica.org/pages/social-media-guidelines>



# Outreach to Non-College Young Americans

The overwhelming majority of uninsured Americans do not have a college degree, which means that the majority of outreach to young Americans should not be done on four-year or community college campuses. Instead, outreach should focus on the harder to reach “non-college young American”.

## Non-College Young Adults

Reaching young people who are not students can be challenging for a couple of reasons:

- Young Americans especially those likely to be uninsured, are less likely to be reached by traditional grassroots outreach (i.e. phonebanking and canvassing). These efforts will need to be supplemented with additional outreach strategies, like tabling, partnering with community groups, or conducting outreach on social media platforms.
- Fewer organizations serve young Americans who are not students. Youth-specific organizations tend to focus on younger children or college students. Young, single Americans who are not in school tend not to be affiliated with these organizations and therefore tend to be one of the least-served populations.

### ✓ Post Information

- On bulletin boards that display public information at libraries, community centers, etc.
- On social media (see the “Get Social America” section).



## Identify the best places to reach young Americans:

Tabling at events or places young people are likely to be is a great way to supplement other activities. Places where tabling might be effective are:

- |                           |                     |
|---------------------------|---------------------|
| ✓ Malls                   | ✓ Concerts          |
| ✓ Bookstores              | ✓ Coffee Shops      |
| ✓ Libraries               | ✓ Food Co-ops       |
| ✓ Bars/ Restaurants       | ✓ Community Centers |
| ✓ College Access Programs |                     |

For more information on how to run a successful

### ✓ Engage Partners

Partner outreach will be a big part of reaching young consumers. Because a small amount of organizations serve this population, try to think about organizations that may not be specifically youth-focused, but serve young people who are likely to be uninsured because of the nature of the services they provide. Some examples of potential partners are below.

- **Organizations that serve the unemployed**

Since young people are unemployed at a higher rate than older Americans, organizations that serve the unemployed are a good way to reach young people who may not have health insurance.

- **Organizations that serve the formerly incarcerated**

Young people are incarcerated at higher rates than the rest of the population. The formerly incarcerated are also less healthy than the general population and less likely to have insurance. Groups that try to help people reintegrate into society would be particularly good partners.

- **Organizations that serve young parents/kids**

We know that many uninsured young Americans are parents. There are health clinics around the country that run programs aimed at young, low-income mothers. There are also many organizations that work with low-income children who likely come in contact with their parents.

- **Radio programs/DJs**

Teaming up with DJs and other well-known and respected voices in the community who can make announcements on radio programs or at events is a great way to reach a lot of young people at once. DJs or radio programs can also help promote events, in addition to educating consumers.

- **Small businesses**

Twenty-six percent of employed young people between the ages of 18 and 24 work in the leisure and hospitality sector (which includes food services), and another 19 percent of employed youth worked in the retail trade industry.<sup>21</sup> These workers are unlikely to have insurance through their employer if the business employs fewer than 50 people, so outreach at small businesses should be targeted both at employees and patrons.

## Pro tips for partnering:

- ✓ Ask permission to train their staff and volunteers on how to talk about the new health coverage options.
- ✓ Get them to use Enroll America's follow-up cards.
- ✓ Work with them to set up information sessions for the uninsured people they serve.
- ✓ Have them promote events you have planned.
- ✓ Table at their events.

For more information on how to engage partners, see the "Partner Engagement" section.



# How to Table for Outreach to Young Adults

## ✓ Before the Event

- **Get permission first!**
- **Pick the best times and locations to reach young adults.**
  - For example: in between classes at community colleges
- **Recruit and train volunteers.**
  - Make sure all volunteers know how to use commit cards and how to talk about the new health insurance options in a just-the-facts way.

## ✓ During the Event

- **Make sure you and everyone else staffing the table are on message.**
  - Remain non-partisan and consumer-focused.
  - Refer to the “How to Message to Young Americans” document.
  - Stick to the facts. Don't answer questions if you don't know the answer!
- **Get out and talk!**
  - Remember to get everyone to fill out a response card for follow-up.

### Pro tips:

- ✓ Stand in FRONT of the table.
- ✓ Have a “floater” who walks around the event and directs people to the table.
- ✓ Have a good greeting.
- ✓ Be aware of your body language.
- ✓ Make eye contact.
- ✓ Smile and have FUN!
- ✓ Try to switch up your locations and times to reach new people.

## What to bring:

- ✓ Information sheets, resources, and literature for consumers who want more information about their options
- ✓ Follow-up forms/commit cards
- ✓ Sign-in sheet for volunteers
- ✓ Pens
- ✓ Clipboards
- ✓ Banner or sign to identify your organization
- ✓ Table
- ✓ Buttons/candy

## ✓ After the Event

- **Record the data.**
  - Record all sign-in sheets and follow-up cards and return to an Enroll America staffer as soon as possible, or ensure they are followed up with more information
  - If you are not partnering with Enroll America, be sure to have a reliable system to record the information.
    - ✓ Note: Partnering with Enroll America is a great way to ensure people are receiving the information they need and request.
- **Develop a follow-up plan.**
  - Call attendees a week after the event to determine if they have completed their next step or if the attendee has questions.
- **Debrief.**
  - Was it a good time and place?
  - What could better for next time?





# How to Talk to College and University Administrators

## ✓ Find Your Best Contacts

Figure out which member of the administration you should speak with and set up a meeting with that person or their staff. At most colleges, the best person to talk to about enrollment outreach will be the Dean of Student Services.

## ✓ Explain Benefits

Clearly articulate how colleges benefit by doing outreach to students about the health coverage options.

- A recent study found that nearly 70 percent of people who started their degree but did not finish said that having health insurance would have helped them “a lot” in completing their degree.<sup>22</sup>

## ✓ Gather Information

Talk to the administration about ways that we can target our outreach so that we’re more likely to reach students who are uninsured. Some of examples of questions to ask:

- **Does** the school have a college success course? (Most do). Which students do the school target for college success courses? Are they willing to incorporate information about the new coverage options into these courses?
- **Does** the school record the insurance status of their students? If so, are they willing to partner with us to reach out to students to provide them with information about the availability of coverage options?
- **Does** the school do any health-related events throughout the year? Are there opportunities for outreach and education at these events? For application assistance? Does the school have any special programming directed specifically at non-traditional students where application assistance can be incorporated?

“Lack of health insurance keeps our students from attending classes when they have not sought medical care for a minor condition that has led to a major health crisis. Lack of health insurance results in students dropping out of class because they need a job to pay off a one-time emergency room bill due to a crisis.” – Maryann Haytmanek, Project Director for Benefits

## ✓ What to Bring

Come to the meeting with a clear list of asks and the things you can do to help support the college’s outreach.

Asks of the administration will most likely fall into two categories: Things you are asking *them* to do, and things you are asking them to let *you* do.

- **Ask** them to let you table on campus a couple of times a week.
- **Ask** them to arrange or let you arrange enrollment events where navigators or Certified Application Counselors (CACs) come to the college’s library or computer lab.
- **Offer** to help inform students about these events by tabling or putting up fliers.
- **Ask** them to organize/let you organize information sessions for students where either they or you will educate students on their new options.
- **Ask** them to send out an email to students and/or make information on new health coverage options available in places like counselor’s offices, classrooms, or the library — anywhere students might spend time — and tell them you can provide the materials to distribute and/or content for emails.
- **Ask** them to incorporate information on enrollment into pre-existing events or classes — particularly related to their college success program, since students in those classes are more likely to be uninsured — or to let you attend and present to students.

# Effective Outreach Strategies at Community Colleges

Students at community colleges are more likely to be uninsured than students at traditional four-year colleges because these institutions do not require their students to have health insurance.

Enroll America has partnered with over 40 community colleges and helped facilitate over 70 enrollment events at community colleges in 25 states, directly contacting over 500,000 students.

## Case Study: Miami Dade College, Florida.

By partnering with Enroll America, Miami Dade helps their students learn about new health coverage options by holding workshops, information sessions, and enrollment events.

Enrollment events:

- Hosted in school computer labs so interested students can immediately begin enrolling.
- The school promotes enrollment events on social media pages and through school-wide emails to staff and students with RSVP links.
- Confirmation calls were made to all students who signed up to attend.



## Best Practices to Replicate

- ✓ Set up enrollment events in spaces with audio/visual capabilities and designate a separate area with computers so interested attendees can immediately begin the enrollment process.
- ✓ Encourage schools to use existing communication channels such as campus wide emails, school radio programs, newspapers, and social media pages to educate students about their options and promote events.
- ✓ Ask students to RSVP for specific time slots to make sure there are enough enrollment assistants present.
- ✓ Make confirmation calls or emails to increase attendance and ensure that students bring the correct paperwork (names, birthdays, Social Security numbers for each person in the household, and most recent W-2 or paystubs that show income).
- ✓ Set up separate areas for students who want to immediately start the enrollment process and for students who want to learn more information about their options first.
- ✓ Make sure students sign in and out, and include a question about whether or not they completed the enrollment process and/or picked a plan.
- ✓ When an attendee noted that they did not complete the enrollment process, Enroll America staff made sure to follow up with the student with a phone call or email.

# 10 Ways Colleges and Universities Can Promote New Health Insurance Options

## 1. Educate Staff

**Make sure that faculty, student services, and others who work directly with students know about the new health coverage options.**

State associations of community colleges, community college systems, and college administrations can learn more about the health coverage options and Health Insurance Marketplaces by going to [getcoveredamerica.org/get-covered-101/](http://getcoveredamerica.org/get-covered-101/). Share this information with the faculty, especially those who work closely with students on health-related matters.

## 2. Offer Information

**Speak about the new health insurance options on campus and via the school's websites, email and social media pages.**

Download consumer materials from [healthcare.gov](http://healthcare.gov) that explain the Health Insurance Marketplace and Medicaid, and display them wherever students gather. Embed the Health Insurance Marketplace widget on your website and social media pages. Send an email to the student body about new health care options and upcoming enrollment events.



## 3. Encourage Dialogue

**Have school counselors include health coverage messages when talking to students about school-life balance, mental or physical health, or college success.**

Students who are struggling with school-life balance, or who are already targeted for college success classes, may be more likely to be uninsured. By including these new health care options in college success curriculum, counseling sessions, or health clinics, counselors can connect students with the coverage they need, which in turn can help them in school.

## 4. Use Existing Processes

**Build on your school's enrollment and orientation procedures.**

If there's not already a question about students' health insurance status on the school's enrollment forms, consider adding one; then follow up with students who are uninsured. Orientation packets could include information about health insurance or forms to fill out to get more information.

## 5. Incorporate Health Care at Existing Events

**Include health coverage messages at special campus events.**

Invite local experts to speak at back-to-school activities, job fairs, and other events to share news about health coverage options and how to buy a plan through the Health Insurance Marketplace.

- Example: have a health table at school welcome-back weeks to provide students with information about health insurance options and upcoming enrollment events.



## 6. Special Outreach

**Note that non-traditional students are less likely to have coverage.**

Thanks to the Affordable Care Act, many students under the age of 26 will be covered through their parents' insurance. But students older than 26 are more likely to be uninsured. Create outreach efforts events or programming that cater to older students.

## 7. Work With a Navigator

**Partner with community organizations that offer application assistance.**

All states will have online applications, and people also will be able to apply by phone, by mail or in person. You can connect students with Navigators or Certified Application Counselors who can provide students with application assistance. Or invite a Navigator to campus, who may bring a laptop, or the school can designate a computer station for online applications.

## 8. Application Assistance Training

**Encourage staff to take application assistance trainings, so they can offer students application assistance on-campus.**

Staff members, especially in large schools and or systems, could learn to become CACs so they can help students apply for health coverage. Learn how to become trained at [enrollamerica.org](http://enrollamerica.org).

## 9. Provide Computer Access

**Many students can apply without assistance but aren't online.**

Whether it's a computer lab or library, this helps students who do not have a computer or Internet access at home apply online.

## 10. Partner With Enroll America

Enroll America's **Get Covered America** campaign is here to support any college or university that wants to reach out to their students about these new health insurance options more effectively. Our staff can help provide materials and guidance, run trainings or information sessions, and organize events with navigators and in-person assisters.



*“Helping our students get covered is a retention strategy that will ensure that millions of the nation’s nearly 25 million undergraduates persist on the road to a degree. Make no mistake, we need them to succeed...63 percent of the jobs created in the U.S. by 2018 will require college level learning.” – Eduardo Padrón, President of Miami Dade College*

# How to Organize an Information Session for Young Americans

## ✓ Before the Session

- **Pick a time and location.**
  - Try to find a location most young Americans will know, like a school, library, or community/student center.
  - Choose a time that will work for young Americans; make sure you're not scheduling an information session when most young Americans will be at work. Consider offering morning and evening sessions to accommodate different schedules.
- **Advertise**
  - Place fliers anywhere where young Americans are likely to gather — outside of classrooms on college campuses, in the library, community health clinics, restaurants, coffee shops, etc.
  - Table in high-traffic areas and hand out Enroll America commit cards.
  - Ask the local businesses, organizations, and DJs to help promote the information session by sending out an email, text, or posting on their bulletin boards and their social media pages and/or website.
  - If you are on a campus: Ask for permission to post the details about the information session on chalkboards/white erase boards in large classrooms. Ask professors to make announcements in their classrooms (or to let someone else do it).

## ✓ During the Session

- **Make** sure everyone signs in either on a sign-in sheet or on a follow-up card.
- **Give** the presentation on health coverage options.
- **Leave** time for questions.
- **Provide** attendees with a clear next step.

## Prepare materials:

- ✓ Make sure you have enough commit cards and literature to distribute to everyone.
- ✓ Print out a sign-in sheet.
- ✓ Bring pens.
- ✓ Write a detailed agenda for all presenters.
- ✓ Do a dry-run of the presentation.
- ✓ Make sure everyone is clear on the overall goals for the presentation.

## ✓ After the Session

- **Record the Data.**
  - The goal after the information session is to be able to provide timely and adequate follow-up with attendees. The best way to do this is to keep track of the information you collect at the event. All sign-in sheets and commit cards need to be recorded.
  - Return all sheets and cards to an Enroll America staffer as soon as possible.
  - If you are not partnering with Enroll America, be sure to have a reliable system to record the information.
    - ✓ Note: Partnering with Enroll America is a great way to ensure people are receiving the information they need and request.
- **Develop a follow-up plan.**
  - Call attendees a week after the event to determine if they have completed their next step or if the attendee has questions.
- **Debrief.**
  - What went well?
  - What could be better for next time?
  - Could you answer all the questions?

# How to Organize Events With a Navigator

We know that many uninsured Americans, including young people, find the idea of applying for health insurance intimidating. Putting them in direct contact with navigators who can assist them with their application ensures they have the right tools to apply for coverage.

## ✓ Before Open Enrollment

Even before the start of open enrollment, you can hold events with a Navigator.

**Reach** out to Navigators to determine if they would be willing to attend events that you or your organization would arrange.

- Tell them that you would like to help them connect with young consumers by finding places for the Navigator to “set up shop.”
- Once you have confirmed their participation, be clear about what you are willing/able to do and what the Navigator would need to do/bring.

**Identify** venues where you think it would make sense to host an event with a Navigator, and get permission to use their space.

- Think of places where young people are already likely to be such as community colleges, libraries, malls, community centers, beauty salons, and barbershops.
- Focus on locations that have a place where a navigator could set up a computer station that has Internet access and some privacy or, even better, places that already have computers set up.

**Identify** and reach out to the right person who can grant you permission to use the venue.

- Explain to the manager/decision-maker what a Navigator is and why they are so important to the application process.
- Explain what they would need to do/provide:
  - How much space would you need?
  - Could you use their computers and/or Wi-Fi?
- Explain what you can do/provide:
  - Will you promote the event?
  - Will you provide laptops?

Once you get permission to host the event, ask the venue's decision-maker if they would also be willing to help collect commit cards leading up to and during the open enrollment period.

- If people fill out commit cards there, it will make it easier to build for future Navigator events.





## ✓ During Open Enrollment

### Pick a time.

- Ideally, you will hold the event at a time when young people are likely to already be at your chosen venue.

### Advertise.

- Place fliers anywhere that young people are likely to be, and particularly around the area where the event will be taking place.
- Call people who have filled out commit cards, especially if they filled one out at the place where you are having the event, and invite them.
- Table and hand out fliers about the event.
- If you are hosting the event on a community college campus, ask the administration to help by sending out an email, posting on their bulletin board, social media pages, and website.
- Use earned media: Ask radio stations to make announcements about the event. Many radio stations are eager to partner because this is a service for the community.

### Prepare for the event.

- Make sure you have enough computers and a good Internet connection.
- Make sure you have enough Navigators for the number of people you expect.
- Print out a sign-in sheet.
- Recruit volunteers to help get everyone signed in and keep the event organized.

Make sure everyone signs in or fills out a response card. It will be important to have contact information for an adequate follow-up if needed.

## ✓ After the Event

The goal of the event is to have the Navigator present to actually enroll consumers. If a consumer does not complete the enrollment process, the information collected at the event will allow for a timely and adequate follow-up with attendees. The best way to do this is to keep track of the information you collect at the event.

**All sign-in sheets and follow-up cards need to be recorded.**

- Return all sheets and cards to an Enroll America staff as soon as possible.
- If you are not partnering with Enroll America, be sure to have a reliable system to record the information.
  - ✓ Note: consider being a partner with Enroll America. This is a great way to ensure people will be connected to the proper information.

### Develop a follow-up plan for all attendees.

- Call attendees a week after the event to determine if they have completed their next step.

### Debrief.

- What went well?
- What could be improved for next time?
- Could you answer all of the questions?

# Frequently Asked Questions by Young Americans

## ✓ **What is Get Covered America?**

Get Covered America is a campaign of Enroll America, a national nonprofit, nonpartisan organization whose mission is to maximize the number of uninsured Americans who take advantage of new options to sign up for health coverage.

## ✓ **What is a Health Insurance Exchange or Marketplace?**

A Health Insurance Marketplace or Exchange is a new way that Americans can compare and shop for health insurance in their state. You can sign up during the open enrollment period beginning in November and ending in January. You may even be able to get help paying for your new insurance. Depending on where you live, your Health Insurance Marketplace or Exchange will be run by the state or by the federal government.

## ✓ **How can I enroll?**

You can sign up:

- Online
- In person
- By phone
- Using a paper application (mail or fax)

## ✓ **When does the new health coverage begin?**

Coverage will begin the first of each month as long as you have enrolled by the 15th of the previous month and paid your premium.

## ✓ **Who is eligible for these new options?**

- You must live in the U.S.
- You must be a U.S. citizen or national, or lawfully present.

Even if you don't qualify because you are not a U.S. citizen, other members of your family might be eligible for coverage. There is no penalty for applying, and your information will not be used for any purpose other than determining if you and your family members qualify for health coverage.

Also, health plans available through the Health Insurance Marketplace aren't the only new form of coverage available. Some people will qualify for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP) and can apply for these programs at any time. Even now, many Americans who qualify for these programs are not currently enrolled.

## ✓ **How does the Affordable Care Act help young adults?**

The Affordable Care Act requires plans and issuers that offer dependent coverage to make the coverage available until the adult child reaches the age of 26. They are eligible to remain on their parents' plans even if they are financially independent from their parents, married, no longer living with their parents, in school, or eligible for insurance through their employer.

## ✓ **What is a student health insurance plan?**

Some four- and two-year institutions partner with insurance companies to offer their students insurance plans. Under the Affordable Care Act, student health insurance plans will be required to meet basic standards of care. Even if their school offers an insurance plan, students will still be able to

buy a plan through the Marketplace and may want to compare the plan their school offers to the options available through the Marketplace.

### ✓ **What is a catastrophic plan?**

People under 30 and some people with limited incomes may buy what is called a "catastrophic" health plan, which will protect them from very high medical costs.

A catastrophic plan generally requires the consumer to pay all of his or her medical costs up to a certain amount, usually several thousand dollars. Costs for essential health benefits over that are generally paid by the insurance company.

These policies usually have lower premiums than a comprehensive plan, but cover the consumer only if he or she needs a lot of care.

### ✓ **How much will it cost to enroll?**

It doesn't cost anything to apply and learn what coverage options you qualify for, what they will cost, and what financial help you can receive. Once you know your options, you can decide what health insurance plan is best for you and your budget.

### ✓ **How much financial help can I get with the cost of coverage?**

If you enroll through a plan through the Health Insurance Marketplace, you may be eligible for financial assistance. The amount of money you would have to pay each month depends on your income. You can get a quick estimate by entering some basic information into the Get Covered Calculator:

<http://www.getcoveredamerica.org/Calculator>.

### ✓ **Which states are expanding Medicaid?**

States are still making decisions about whether to expand Medicaid. States can choose to expand Medicaid at any time, including after. To see if your state has expanded Medicaid, please visit [www.kff.org/health-reform/slide/current-status-of-the-medicaid-expansion-decision](http://www.kff.org/health-reform/slide/current-status-of-the-medicaid-expansion-decision).

### ✓ **Where can I get help enrolling?**

Help is available in person, online, and by phone. To find a local application assister near you, visit [www.getcoveredamerica.org/Connector](http://www.getcoveredamerica.org/Connector).

### **Want to get involved?**

Get Covered America is recruiting volunteers from across the country. If you're interested in volunteering to help tell your community about their health insurance options, visit [www.getcoveredamerica.org/volunteer](http://www.getcoveredamerica.org/volunteer) and someone from our team will be in touch.



# Glossary

## **Affordable Care Act:**

The comprehensive health care reform law enacted in March 2010.

## **Application Assistance:**

There are people available in every state to help consumers understand the enrollment process, their health plan options, and the application. These helpers will have many different names, but the important thing is that they are there to help you. Depending on your state, they may be called Navigators, In-Person Assistants, Certified Application Counselors, or something else. No matter what they are called, they are there to provide unbiased assistance.

## **Catastrophic Plans:**

People under 30 and some people with limited incomes may buy what is called a "catastrophic" health plan, which will protect them from very high medical costs. A catastrophic plan generally requires the consumer to pay all of his or her medical costs up to a certain amount, usually several thousand dollars. Costs for [essential health benefits](#) over that are generally paid by the insurance company. These policies usually have lower premiums than a comprehensive plan, but cover the consumer only if he or she needs a lot of care.

## **The Children's Health Insurance Program (CHIP):**

This program provides health coverage to nearly 8 million children in families with incomes too high to qualify for Medicaid, but too low to afford private coverage.

## **Financial Assistance:**

Financial assistance is available to help you pay for health insurance if you enroll in a plan through the Marketplace. If you qualify for financial assistance, the government will pay a portion of your health insurance premiums directly to your health insurance company every month. This will lower the amount of money you have to pay for your health insurance premium every month.

## **Health Insurance:**

Health insurance is a way to help you pay for your health care. It is a contract with an insurer that they will help pay for your doctor's visits if you get sick or injured. Having quality health insurance is coverage that helps you stay healthy, protects your wallet, and gives you peace of mind.

## **Health Insurance Marketplace (Exchange):**

The Health Insurance Marketplace (Exchange) is a new way to compare and purchase health insurance plans. Every state will have one, and it will provide you with choices of insurers and plans that are affordable and in a way that makes it easy to understand and compare them.

## **Health Insurance Requirement:**

As part of the new health care law, most Americans will need to have health insurance. If you do not have health insurance, you may need to pay a penalty. You won't have to pay a penalty if you have a very low income and coverage is unaffordable for you, or for other reasons including your religious beliefs. You can also apply for a waiver asking not to pay a penalty if you aren't automatically exempt.

**Medicaid:**

A state-run health insurance program for low-income families and children, pregnant women, people with disabilities, and in some states, other adults. States are still making decisions about whether to expand Medicaid and can choose to expand Medicaid at any time.

To see if your state has expanded Medicaid, please visit [www.kff.org/health-reform/slide/current-status-of-the-medicaid-expansion-decision](http://www.kff.org/health-reform/slide/current-status-of-the-medicaid-expansion-decision).

**Medicare:**

A federal health insurance program for people who are age 65 or older and certain younger people with disabilities.

**Open Enrollment Period:**

The period of time when you can enroll in coverage in the Health Insurance Marketplace. Open enrollment begins November 1, 2015, and ends January 31, 2016.

**Student Health Insurance Plans:**

Some four- and two-year institutions partner with insurance companies to offer their students insurance plans. Under the Affordable Care Act, student health insurance plans will be required to meet basic standards of care. Even if their school offers an insurance plan, students will still be able to buy a plan through the Marketplace and may want to compare the plan their school offers to the options available through the Marketplace.

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