



YOUNG INVINCIBLES

Enrolling Young Adults

Assessment of First Open Enrollment and
Recommendations for Year 2

Linda Leu

**Ca Research and Policy Director,
Young Invincibles**

Maria's Enrollment Story



LA Times

Not Enough Young Adults Enrolled

- Prior to the first Open Enrollment, young adults made up 25% of the population but 39% of the uninsured
- 58% of uninsured young adults were enrolled.
Covered California:
400,000 young adults enrolled, 29% of enrollees
Medi-Cal:
680,000 young adults enrolled, 39% of enrollees
- Young adults of color are more likely to be uninsured.

The Most Diverse Generation

- Millennials are the most racially diverse generation in US history
- 43% of Millennials are non-white
- Millennials have higher levels of student loan debt, poverty and unemployment, and lower levels of wealth and personal income than their two immediate predecessor generations had at the same stage of their life cycles
- Millennials are “digital natives”

Recommendation #1:

More data, more frequently

- To ensure that enrollment efforts do not exacerbate health disparities, data is needed from both Medi-Cal and Covered CA with updated enrollment numbers with age and race/ethnicity.
- A lot remains unknown about disparities after first Open Enrollment
- Data must be updated regularly to allow for course corrections, *this is crucial in a shorter open enrollment period.*

Recommendation #2:

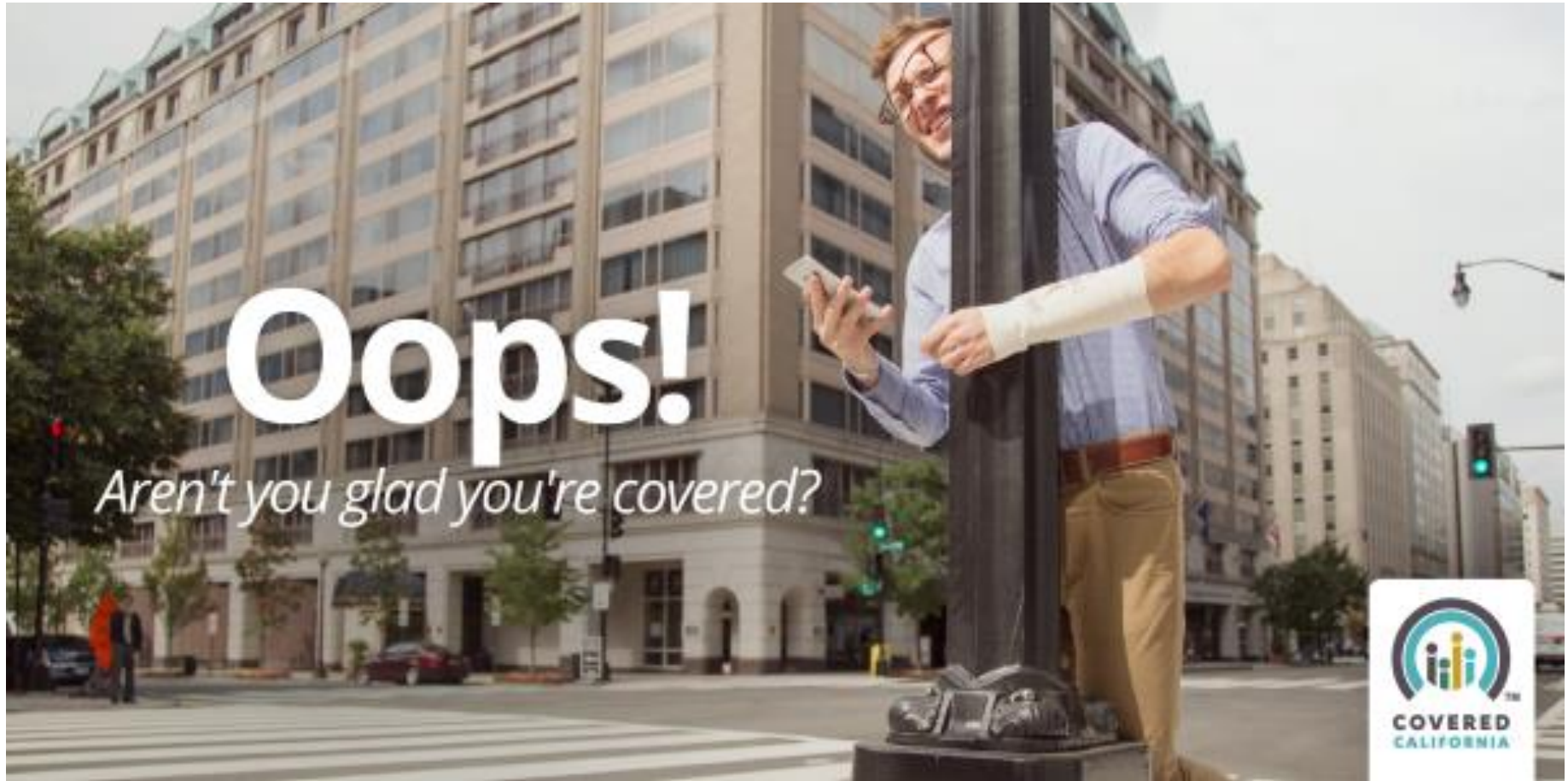
Represent Diversity of Strategies

A diverse generation requires diverse outreach and enrollment strategies:

- Materials should depict and target *diverse* young adults
- Use trusted and also popular messengers
- Train young adults as peer educators and assisters
- Creative and unconventional outreach strategies online and in person
- Online outreach *and enrollment* should be mobile optimized



via Covered CA



via Covered CA

via Medi-Cal

 **YOUNG INVINCIBLES**

**ARE YOU A SINGLE LADY THIS
VALENTINE'S DAY? YOU'RE
STILL PERFECT.
HANG OUT AT
NATIONAL YOUTH
ENROLLMENT
DAY.**

FEBRUARY 15



NATIONALYOUTHENROLLMENTDAY.ORG

#GETCOVERED

A young man with short dark hair, wearing a red beanie, black-rimmed glasses, a light grey t-shirt with a small blue and red logo on the chest, and light blue jeans. He has tattoos on both forearms and is standing in the center of the frame. The background is a repeating pattern of small black hearts on a yellow field, with solid yellow vertical bars on the left and right sides.

**GET
LUCKY.
GET
COVERED.**

**GET BOTH AT
NATIONAL YOUTH
ENROLLMENT DAY.**

FEBRUARY 15



YOUNG INVINCIBLES

health.younginvincibles.org

healthcare.gov



Being a woman is no longer a pre-existing condition. **#GetCovered**

Recommendation #3:

Community Generated Materials

- Young adults know how to speak to young adults
- Young adults trust User Generated Content (UGC): UGC is 20% more influential than other media in purchasing decisions
- Millennials find UGC 35% more memorable than other media content
- User reviews play an important role

YI Video Contest



Vote

About Prizes Themes

Check out the announcement of the Grand Prize Winner on the [White House blog!](#)

Grand Prize Winner:
"Forget About the Price Tag" by Erin McDonald

Grand Prize Winner: Forget About the Price Tag

A video player showing a woman with long dark hair smiling. The video title is "Grand Prize Winner: Forget About the Price Tag". The video player has a play button in the center and a back arrow and info icon in the top right corner.

Recommendation #4:

Language Access

- As the most diverse generation, many young adults need access to educational materials, applications, and assistance in languages other than English (and Spanish)
- Language access is especially crucial because second Open Enrollment must focus on the hardest to reach populations
- Young adults are important translators and navigators for other family members

Recommendation #5:

Fix Issues Enrolling DACA youth

- Anecdotal evidence that DACA recipients are being denied Medi-Cal
- CalHEERS programming issues
- Lack of data indicating how many have successfully enrolled
- Lack of options for those ineligible for DACA

Recommendation #6:

Extra Support for First Time Insured

- Many young adults will be enrolling or purchasing insurance for the first time
- More resources are needed to educate young adults how to evaluate and choose plans (ratings and reviews)
- In order to build life-long customers and encourage renewals, more post-enrollment education is needed on how to use plans

Linda Leu

linda.leu@younginvincibles.org

(415) 271-2921

www.younginvincibles.org

[@younginvincible](#)