



Cultural Competency and the ACA

Maximizing Outreach

April 21, 2016



- Icebreaker
- Universal Outreach Principles
- Target Populations
- Breakout Groups
- Debrief
- Closing





Session Goals

- **Identify commonalities** among LGBT, Latin@s, African Americans, and Young Adults as it relates to ACA outreach
- Gain an **understanding of the outreach tools** available to maximize ACA Outreach and enrollment
- **Develop next steps** for effectively engaging with target populations in your communities

LEARN WAYS THAT YOU CAN MAKE A DIFFERENCE



Outreach Principles

- In-person assistance increases the likelihood that an uninsured person gets enrolled
- Trusted surrogates are best messengers
 - (faith leaders, elected, local leaders, doctors, educators...i.e. **the people in this room**)
- Events in the community
 - In trusted venues work best (churches, schools, libraries, hospitals)
- Messaging must be simple, clear, and linguistically & culturally competent.



The Five Messages Consumers Need to Hear

1. **FINANCIAL HELP IS AVAILABLE TO LOWER MONTHLY COSTS.**



2. **IN-PERSON ENROLLMENT HELP IS AVAILABLE IN YOUR COMMUNITY.**



3. **COVERAGE HELPS PROTECT BOTH YOUR HEALTH AND YOUR WALLET.**



4. **NEW PLANS AND NEW PRICES ARE AVAILABLE.**



5. **THERE IS A FINE FOR NOT HAVING COVERAGE.**

\$695

or 2.5% of yearly income,
whichever is more

At GetCoveredAmerica.org



**Get
Covered
Calculator**
*Personalized
premium
estimates*

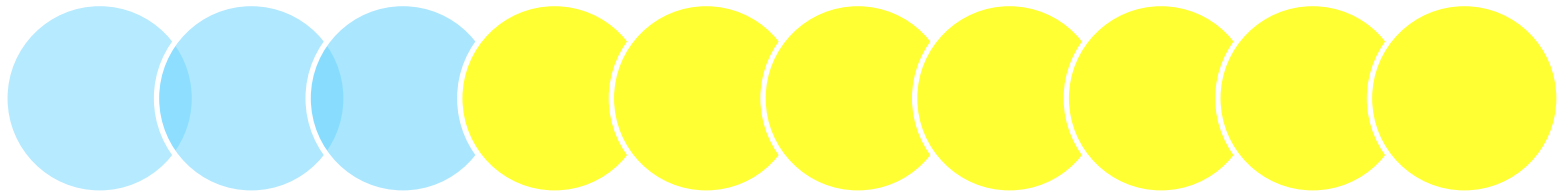


**Get
Covered
Plan
Explorer**
*Personalized out of
pocket cost
estimates and
provider network
info*



**Get
Covered
Connector**
*Schedule free, local
in-person
enrollment
assistance*

AFT has embedded the Connector Widget on its website!



More than **7 out of 10** uninsured would like to meet with an in-person assister. This is an area where **you can make a huge difference.**

MAXIMIZING OUTREACH FOR TARGET POPULATIONS

REACHING AND ASSISTING LGBT COMMUNITIES



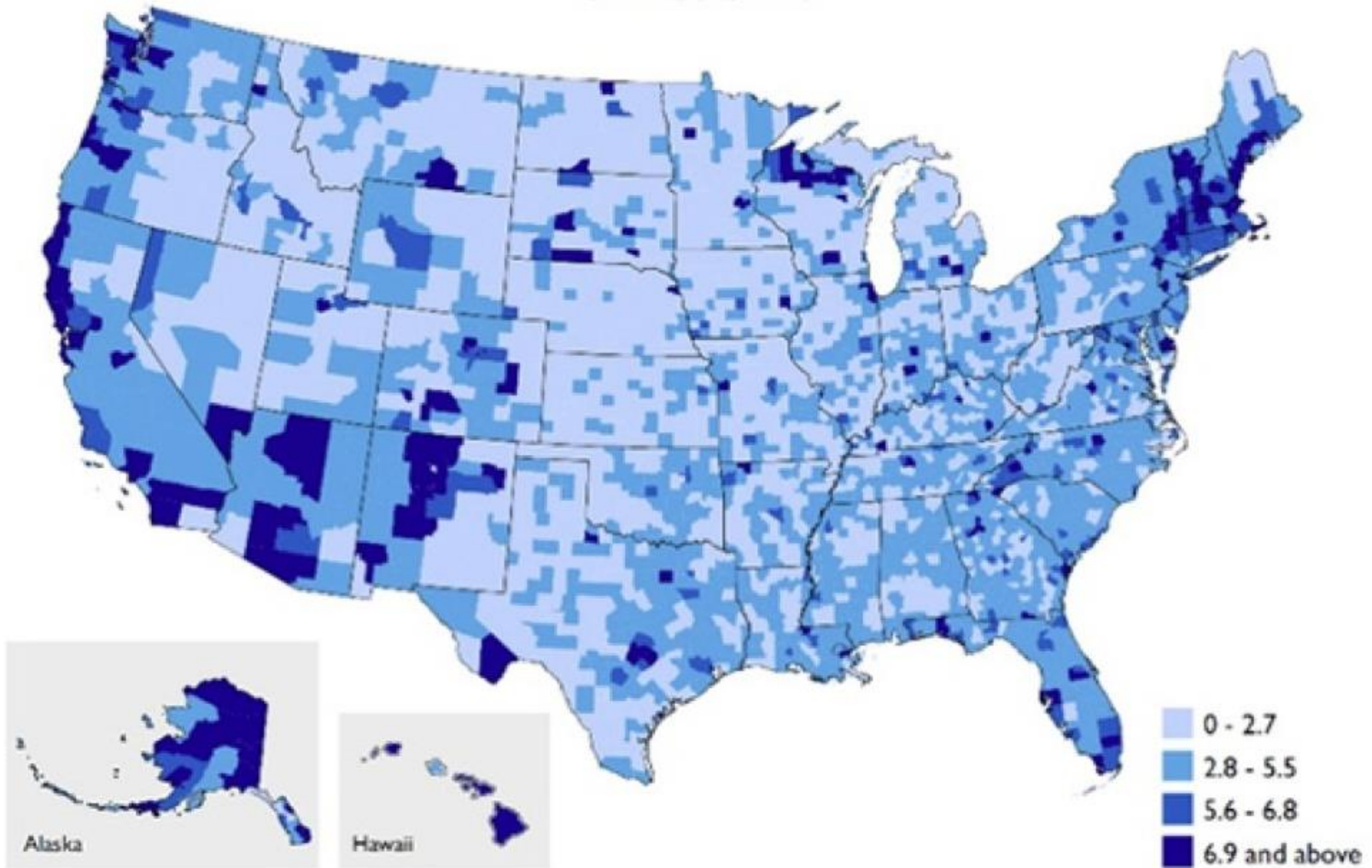
How many people in the United States identify as LGBT?

- A. 700,000
- B. 1.3 million
- C. 9 million
- D. 35 million

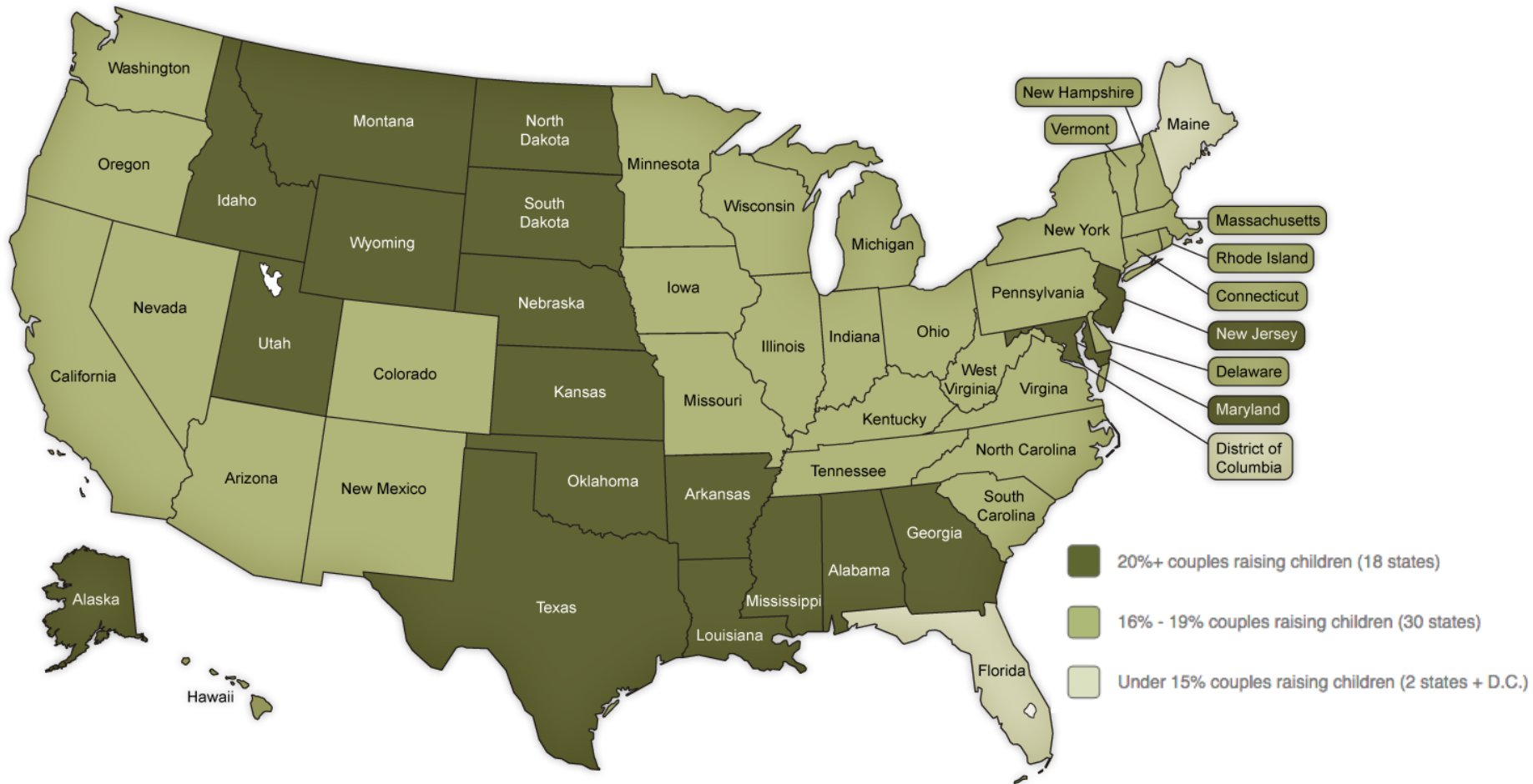
Where LGBT People Live



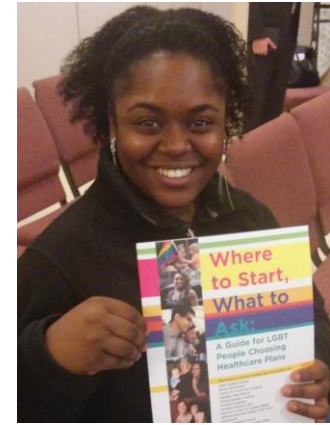
Same-Sex Couples By County



LGBT Parents

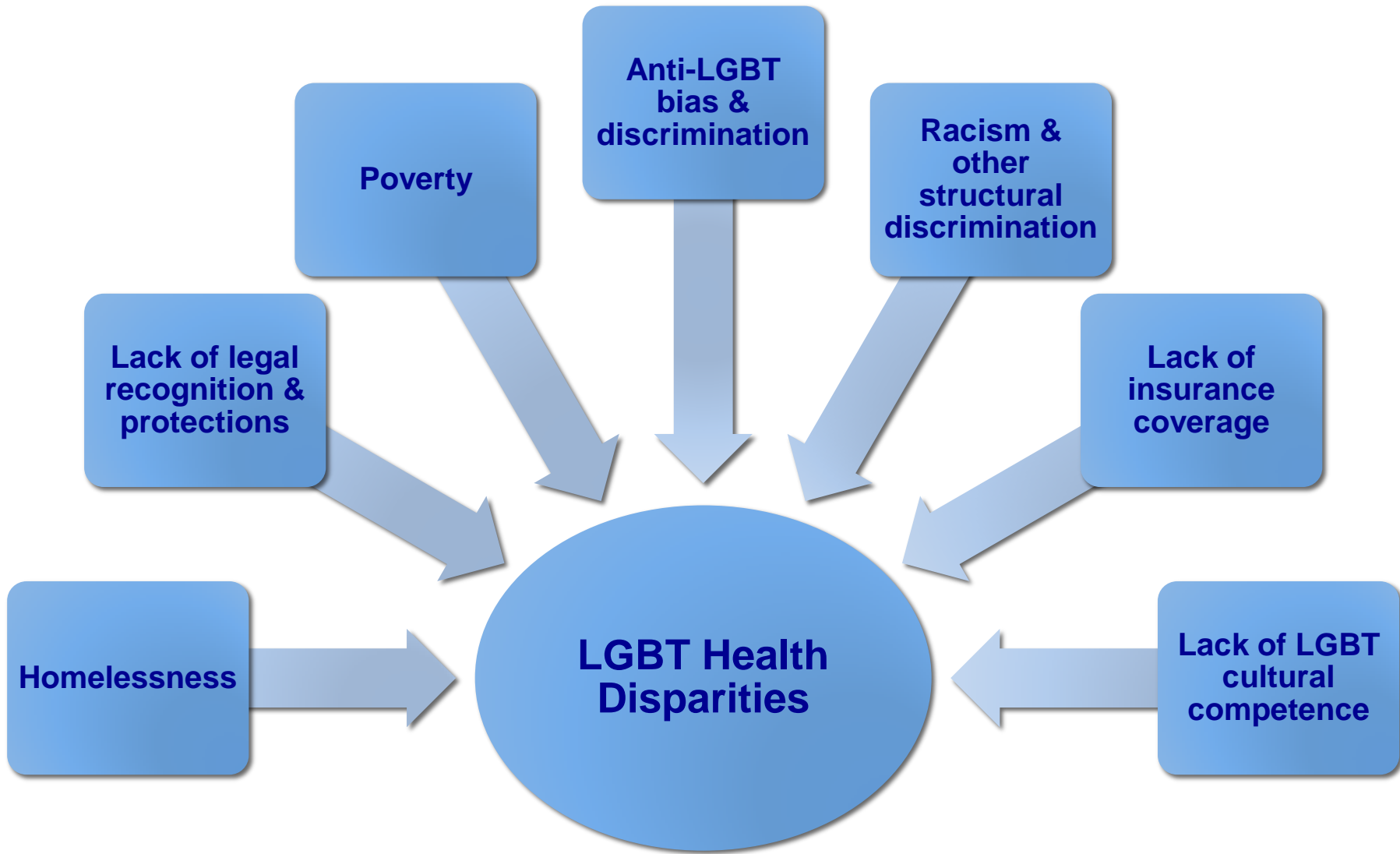


LGBT People Come From Every Community



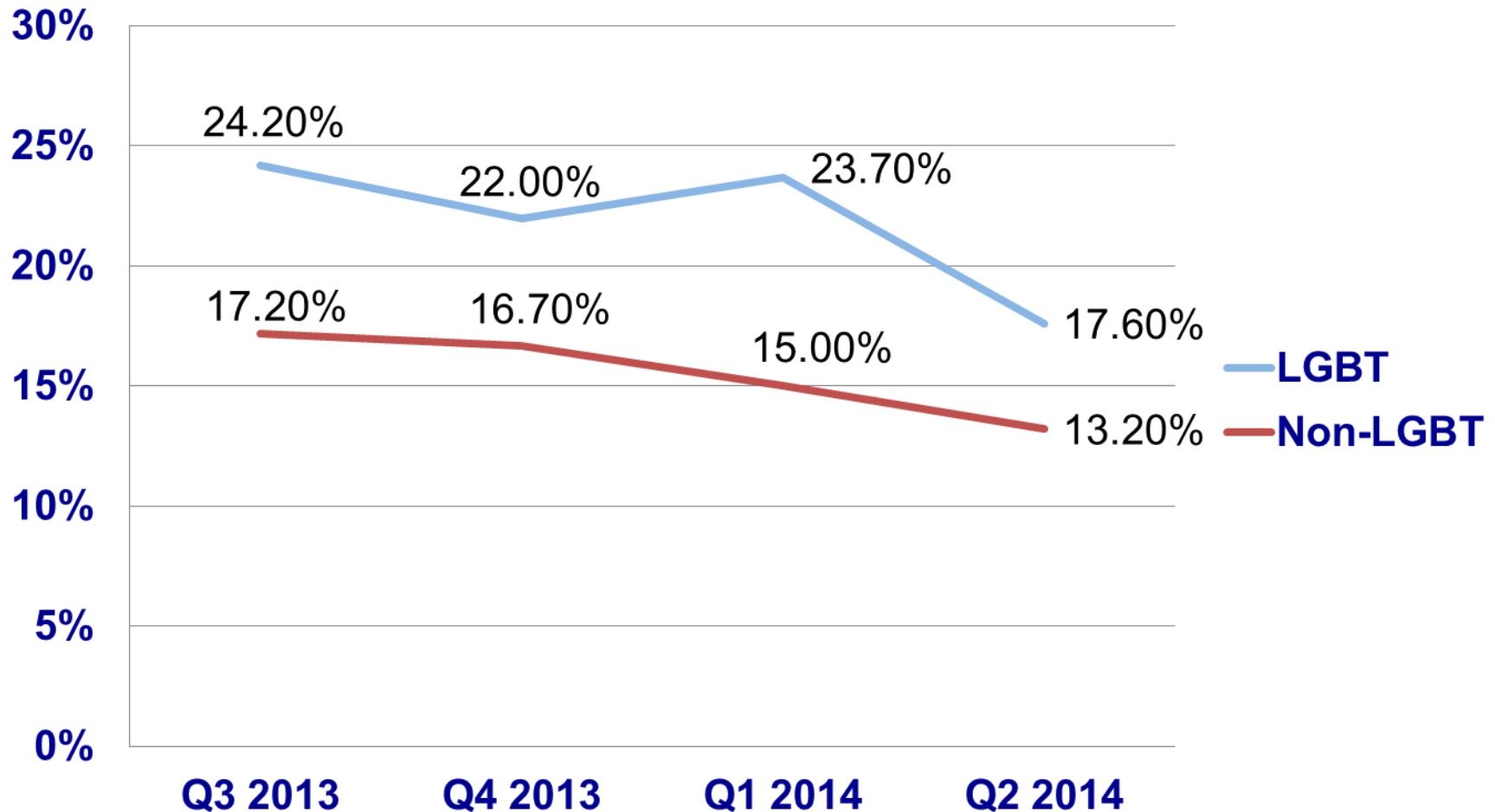
LGBT Health Disparities

- ↑ Tobacco and other substance use
- ↑ Mental health concerns, such as depression and suicide attempts
- ↑ Certain cancers, such as breast cancer
- ↑ Experiences of bullying and violence
- ↑ HIV/AIDS

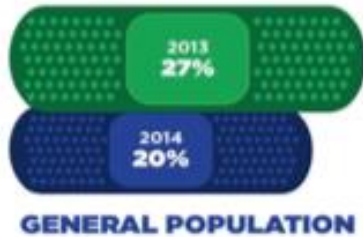


Source: The Health of Lesbian, Gay, Bisexual and Transgender People (Institute of Medicine, 2011),
Healthy People 2020

Uninsurance Among LGBT People



Uninsured Rate Among Low- and Middle-Income LGBT People



1 in 4 low- and middle-income LGBT people are uninsured.

SOURCES: CENTER FOR AMERICAN PROGRESS AND THE COMMONWEALTH FUND.



Latinos & Obamacare: Early Lessons Learned from the 3rd Open Enrollment Period

*Jose L. Plaza
National Director, Latino Engagement
Enroll America*

More People Enrolled and More Communities Engaged

About 12.7 Million Americans Enrolled Through the Marketplaces in the Third Open Enrollment Period (OE3)



And over 14 million more Americans covered by Medicaid and the Children's Health Insurance Program from 10.01.13 to 11.30.15.
(For all 50 states and the District of Columbia)

4 Million New Enrollees



HealthCare.gov enrollment (OE3)

Americans Actively Renewing Increased

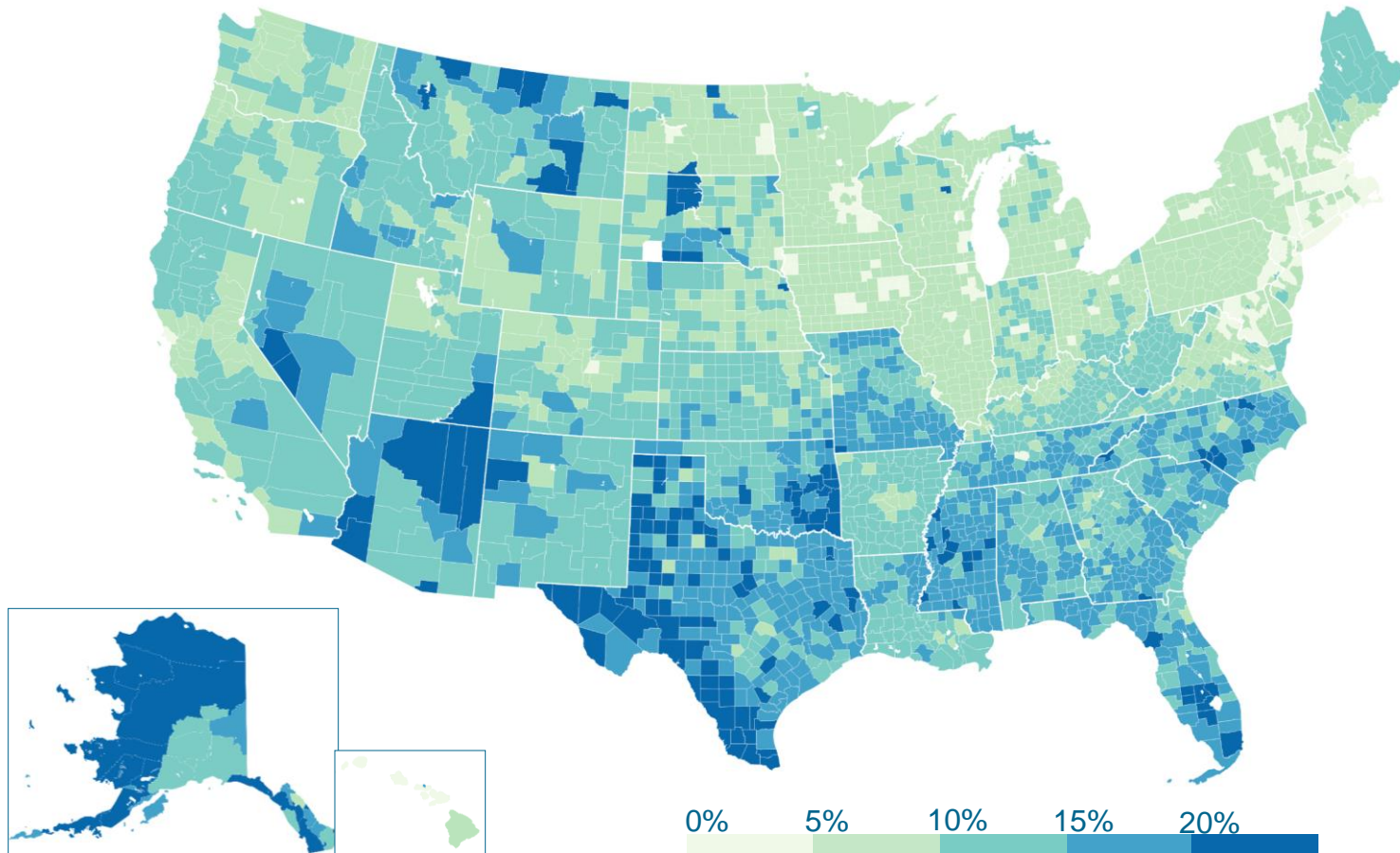
77%



HealthCare.gov enrollment (OE2 and OE3)

Uninsured Rates by County, 2015

Half of the uninsured are in 8 states: Texas, California, Florida, North Carolina, Georgia, New York, Ohio, Pennsylvania



Who Gained Coverage?

- By age
 - largest drop in uninsured rate among **18-30 year olds** (9.8 percentage point drop)
- By race/ethnicity
 - largest drop in uninsured rate among **Hispanics** (14.8 percentage point drop)
- By income
 - largest drop in uninsured rates among those with **income at or below 138% FPL**
- Larger gains in **Medicaid expansion states**:
 - 19.1 percentage point increase in coverage rates for low-income people in expansion states, vs. 12.5 percentage point increase in non-expansion states

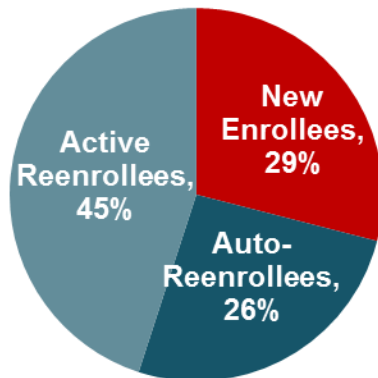
Source: Sharon K. Long, Michael Karpman, Genevieve M. Kenney, Stephen Zuckerman, Douglas Wissoker, Adele Shartzter, Nathaniel Anderson, and Katherine Hempstead, *Taking Stock: Gains in Health Insurance Coverage under the ACA as of March 2015*, Urban Institute, April 16, 2015.

1.6 million Marketplace Plan Selections

As of 1/23/16

New vs. Reenrollees

As of 12/26/15



454,566

New Enrollees

1.1 million

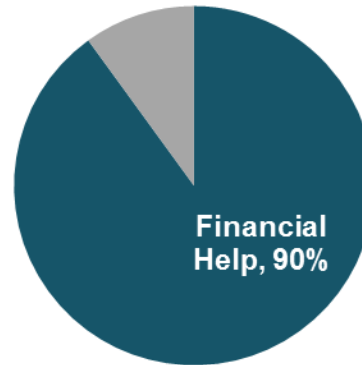
Reenrollees

64%

Actively reenrolled

Proportion with Financial Help

As of 12/26/15



\$307

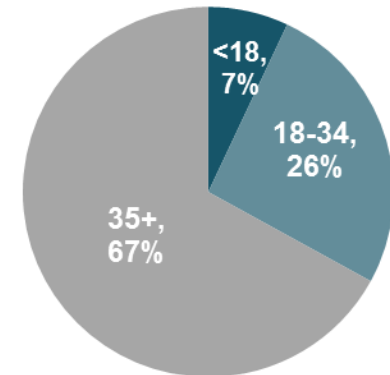
Average monthly tax credit

\$89

Average monthly premium after tax credit

Proportion Young People

As of 12/26/15



33%

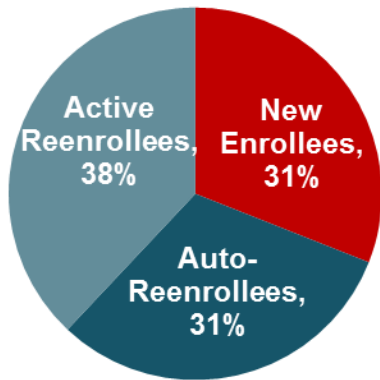
Under Age 35

475,573 New Medicaid Enrollees

Since September 2013

1.2 Million Marketplace Plan Selections As of 1/23/16

New vs. Reenrollees
As of 12/26/15



341,064
New Enrollees

755,804
Reenrollees

55%
Actively reenrolled

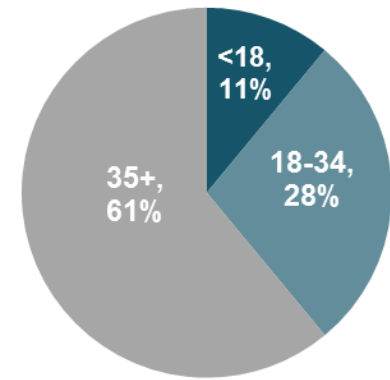
Proportion with Financial Help
As of 12/26/15



\$262
Average monthly tax credit

\$96
Average monthly premium
after tax credit

Proportion Young People
As of 12/26/15



38%
Under Age 35

245,926 New Medicaid Enrollees
Since September 2013

- Nearly half of Latin@s remain uninsured in states that have not expanded Medicaid.
- After 1st enrollment period, 25% of Latin@s remained uninsured, compared to only 14% of the U.S. population.
- Latinas still have the highest uninsured rates among women aged 18-64, with 24% going without coverage, compared to 13% of white women.
- Many Latin@s are completely ineligible for the gains of the ACA because of their immigration status.

- **54%** Spanish-speaking Latinos state having health insurance as very important
- **63%** Spanish-speaking Latinos prefer in-person help
- **80%** who did not visit marketplace were Spanish-speaking Latinos
- **77%** Spanish-speaking Latinos do not understand tax credits

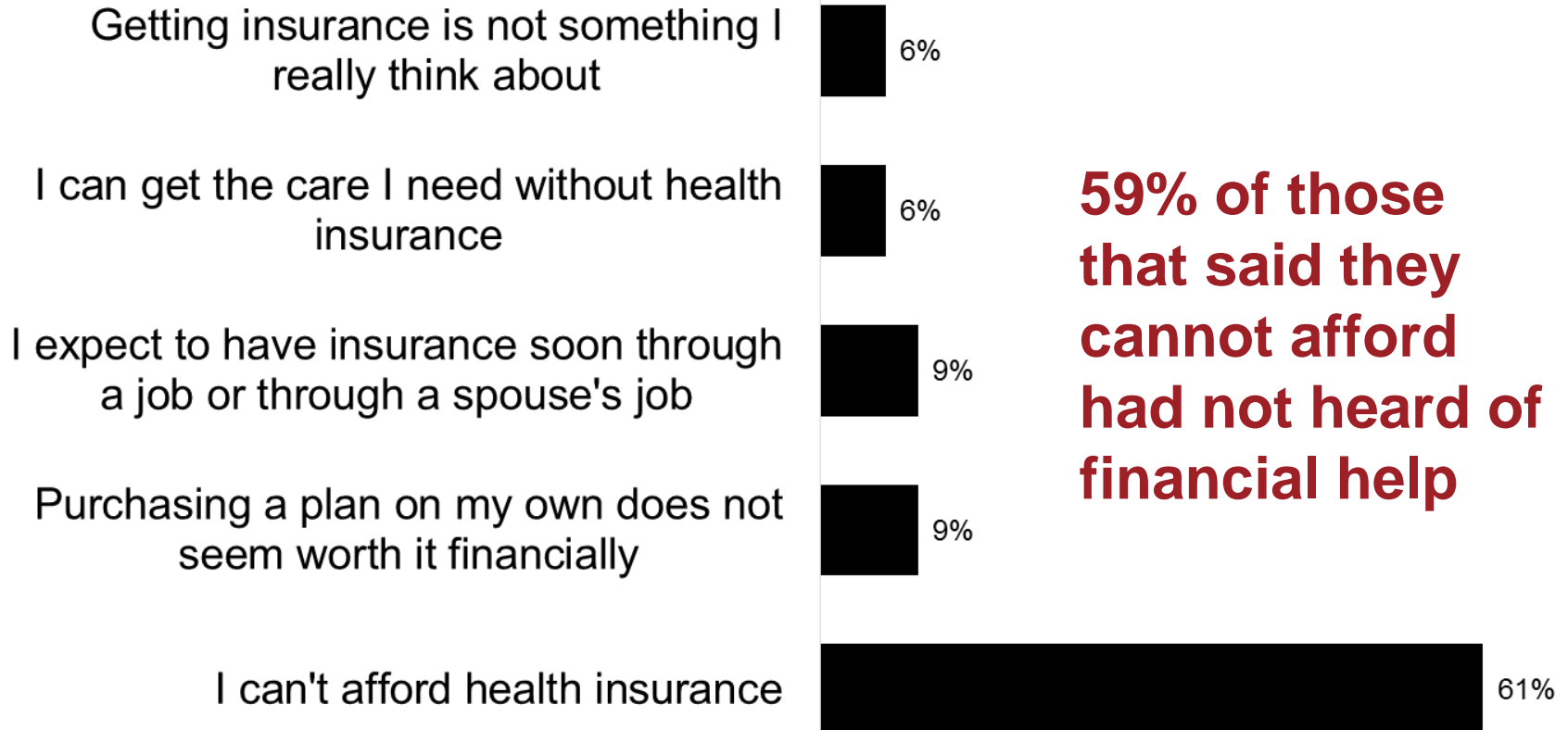


Persistent Barriers

- 1 out of 4 immigrant households is a mixed-status household
- Fear of Immigration and Customs Enforcement (ICE) and applying impacting future legal proceedings
- Complex terminology and inability of assisters to explain them at point of entry
- Disparate demographic numbers reflecting ethnic enrollment patterns



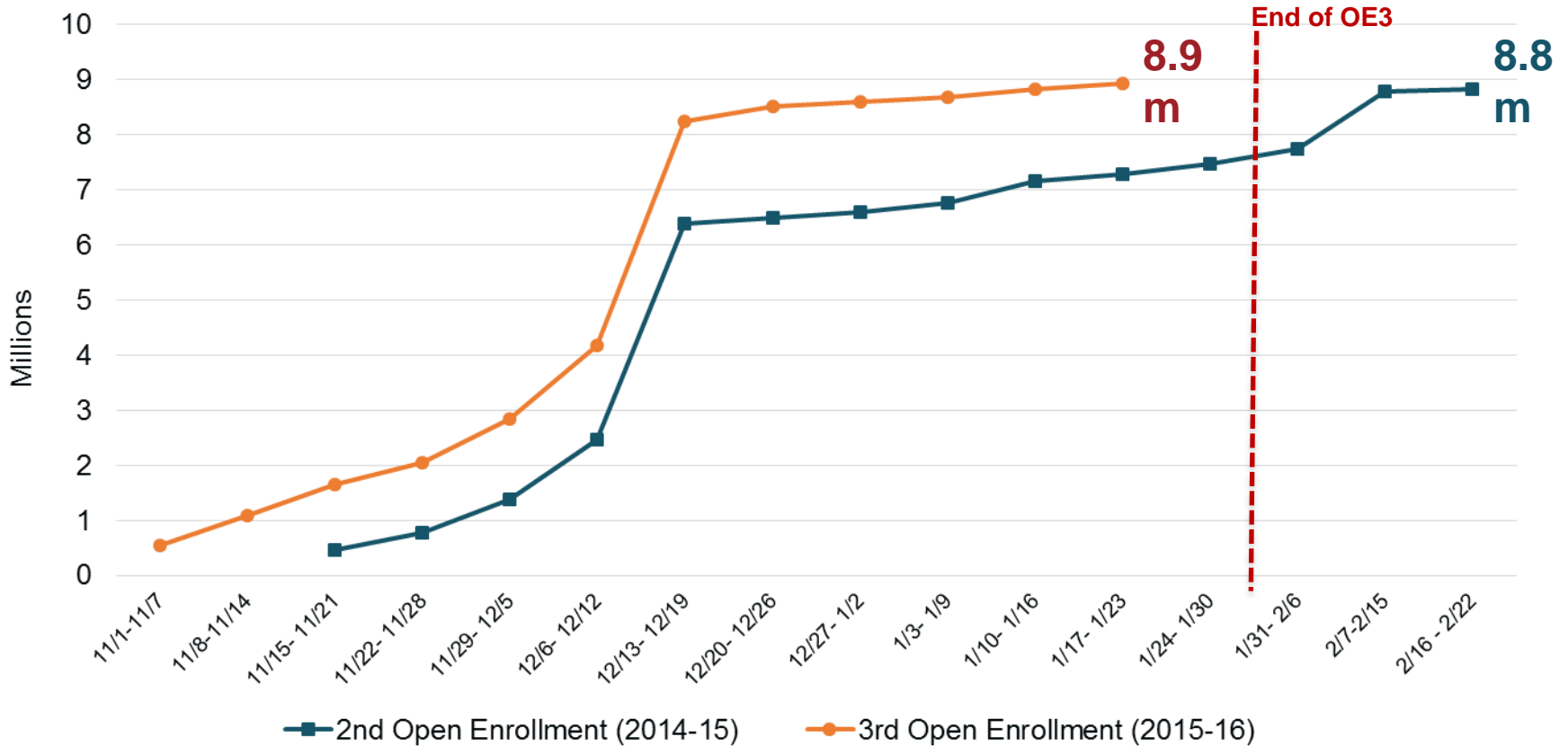
The Uninsured are Price Sensitive



What lessons can we take away from OE3, and what does it mean for the future?

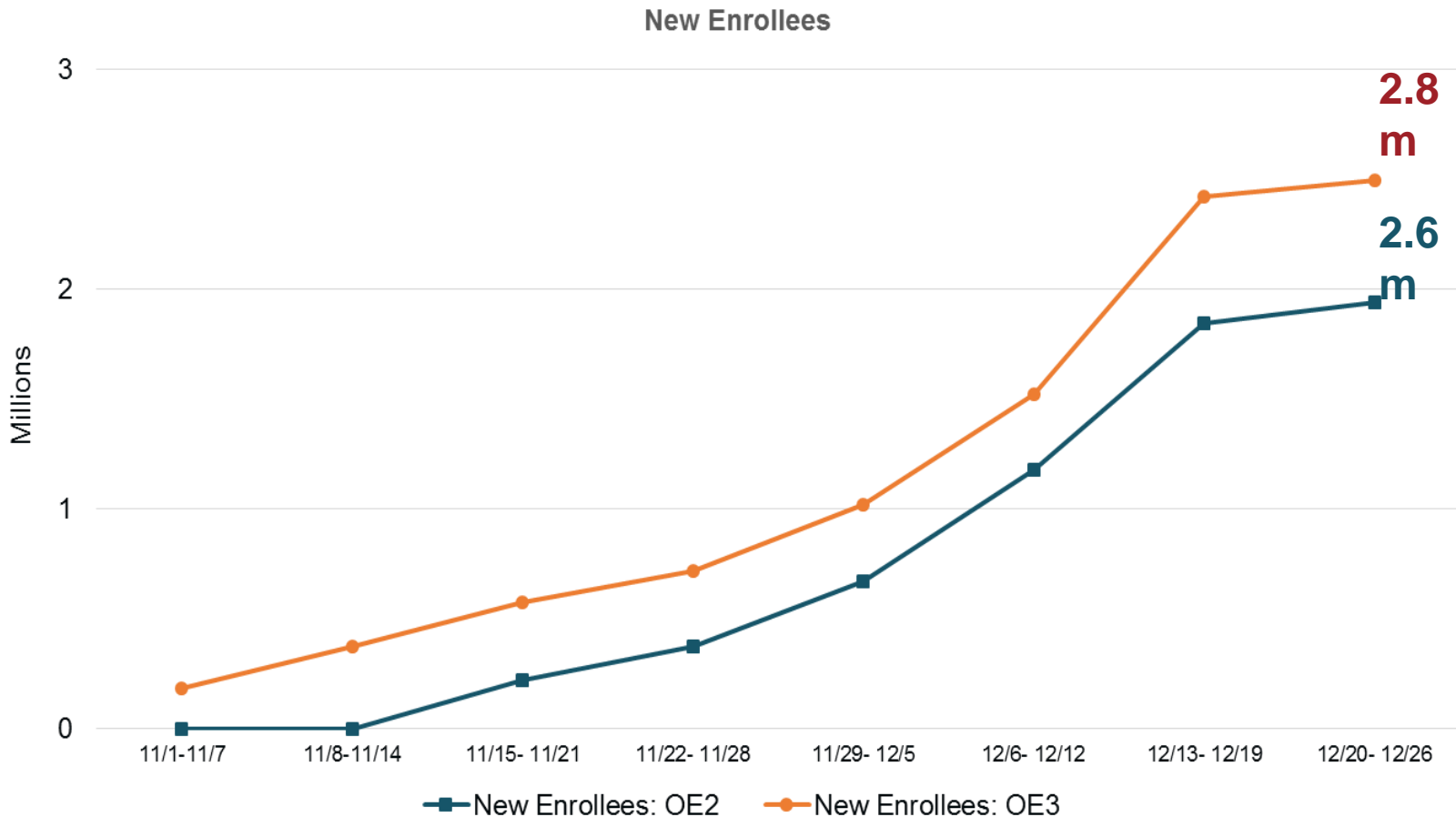
More people enrolled in OE3 than in previous years.

Total Plan Selections on HealthCare.gov



Source: Health Insurance Marketplace Weekly Open Enrollment Snapshots, CMS

More new people enrolled in OE3 than in previous years



Source: Health Insurance Marketplace Weekly Open Enrollment Snapshots, CMS



Latino Toolkit: Outreach and Enrollment

<https://www.getcoveredamerica.org/action-center/toolkits/constituency-specific-toolkits/latinos/>

Calculator in Español

<https://www.getcoveredamerica.org/es-calculator/>

Tools to connect with in-person help in Español

<https://www.getcoveredamerica.org/es-connector/>

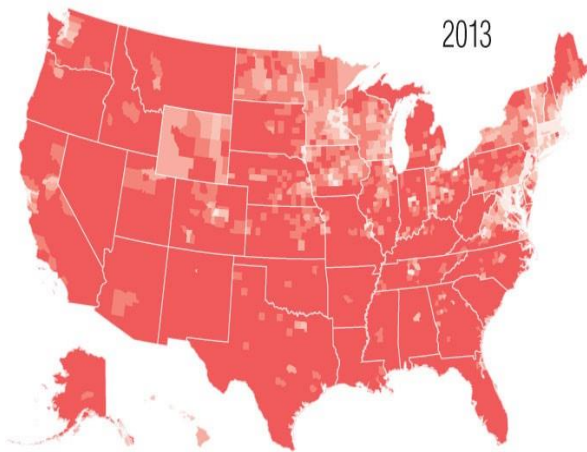
Faith-based Toolkit

https://s3.amazonaws.com/assets.getcoveredamerica.org/wp-content/uploads/Health-Care-in-the-Pulpit-Action-Guide_SPANISH.pdf

Who still doesn't have health insurance

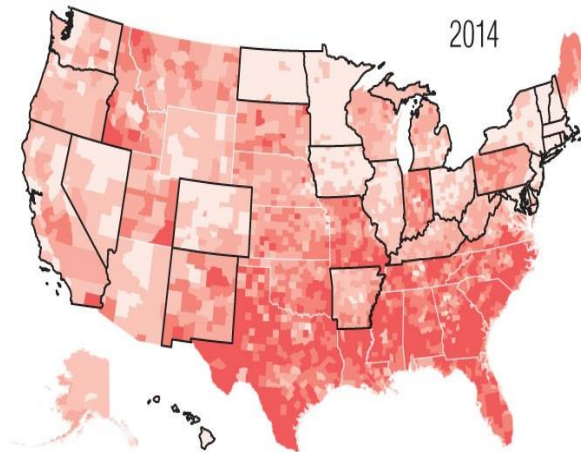
They tend to live in the South, and they tend to be poor.

Percentage uninsured 10% 12% 14% 16%



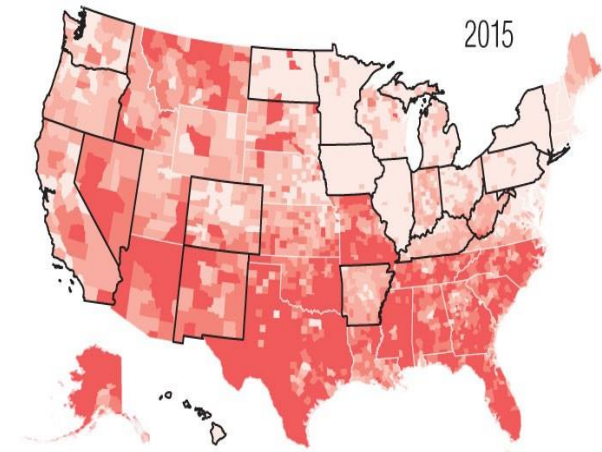
2013

There were only 10 states where the percentage of residents who lacked health insurance was lower than 9 percent.



2014

The Affordable Care Act was rolled out, reducing the number of Americans without health insurance. States that expanded Medicaid, outlined in black, saw the biggest changes.



2015

Pennsylvania and Indiana also expanded their Medicaid programs. Now states with the highest rates of uninsured residents are in the South and Southwest. Montana and Alaska plan to expand in 2016.

Source: Enroll America

New York Times News Service



Thank you!

Jose L. Plaza

National Director Latino Engagement

jplaza@enrollamerica.org

Getcoveredamerica.org

EnrollAmerica.org

Source: Centers for Medicare and Medicaid Services analysis of the 2011 American Community Survey



Young Adults, African Americans, and Obamacare

Min. David Street

National Director of Faith Initiatives and African American Engagement
Enroll America

As of March 2015, 16% of young adults (age 18-34) did not have health coverage nationally.

Arizona

20%

Florida

23%

Michigan

13%

Ohio

13%

Pennsylvania

12%

In 2015, 15% (or 1 in 7) of African-Americans (age 18-64) did not have health coverage nationally.

Ohio
9%

Georgia
13%

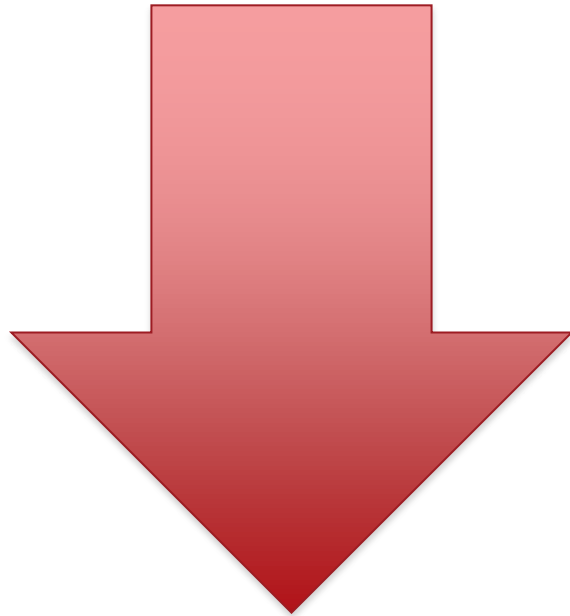
Pennsylvania
8%

Florida
21%

Arizona
14%

North Carolina
18%

Since the ACA's coverage expansion in 2013, the uninsured rate has decreased by



- 9 percentage points among African American (ages 18-64)
- 6 percentage points among Young Adults (ages 18-64)

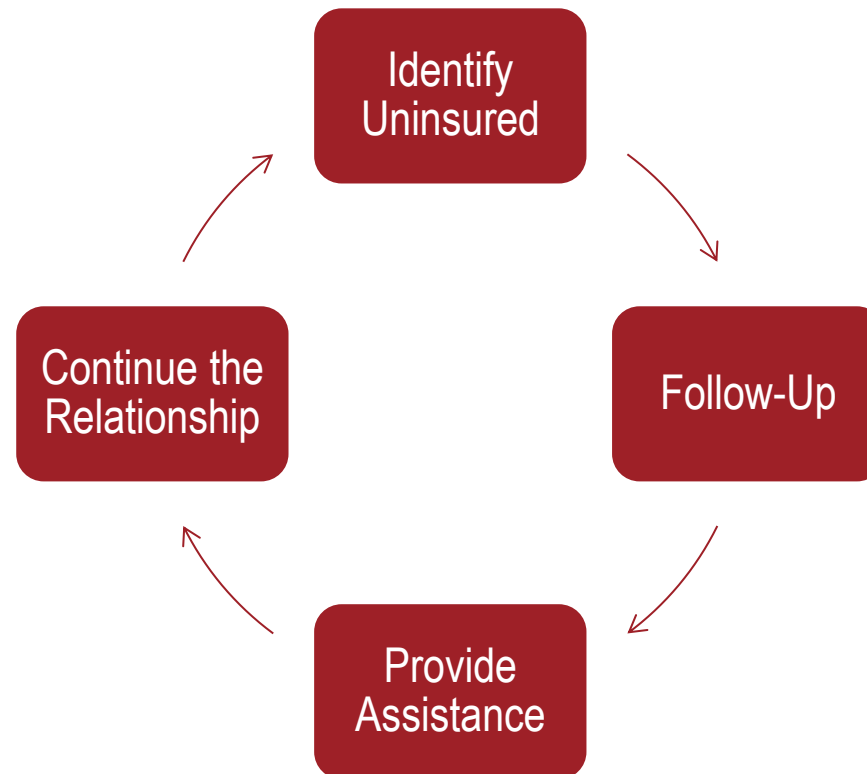


Partner Engagement

- Unique partnerships to reach young adults, communities of color, those employed in the sharing economy
- **Days and Weeks of Action**
 - Latino Week of Action
 - African American Week of Action
 - Provider and Hospital Week of Action
 - National Youth Enrollment Day
 - Health Care in the Pulpit action guide

MOVING FORWARD

Our vision for the year ahead and OE4 is to push partners toward mastering the tools and tactics necessary to help consumer get and stay covered.





In-Person Assistance Is Crucial

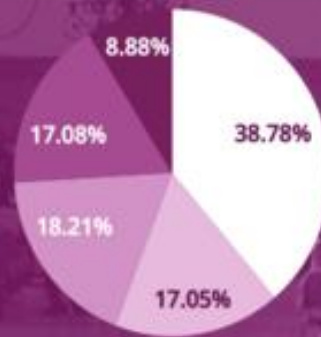
Connecting More Consumers to Free Local Help

People Want In-Person Help

More than 7 in 10 wanted in-person help heading into OE3



Traffic by Age to the Get Covered Connector Shows Young Adults Are Seeking In-Person Help

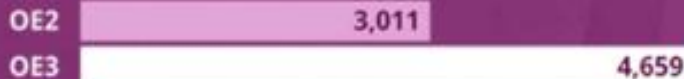


Age Ranges

18 - 34 35 - 44 45 - 54 55 - 64 65+

Get Covered Connector Locations Offering Appointments Increased

55%



Get Covered Connector Appointments Available in Spanish Increased

207%



Source: Google Analytics (11.1.15 - 1.31.15), PerryUndem Research (2015), Enroll America Field Program (2013 - 2015)

At GetCoveredAmerica.org



**Get
Covered
Calculator**
*Personalized
premium
estimates*



**Get
Covered
Plan
Explorer**
*Personalized out of
pocket cost
estimates and
provider network
info*



**Get
Covered
Connector**
*Schedule free, local
in-person
enrollment
assistance*

BREAKOUT SESSION

AF-AM

Latin@s

Young
Adults

LGBT

- What does outreach to this group look like in your community?
- What are some strategies to enhance your outreach efforts?
- What are some barriers to engaging this community?
- What are the existing resources in your community that can help maximize your outreach to this community?
- What are three next steps for engaging this community?



- **2016 State of Enrollment Conference**
Washington, D.C., May 11-13
Renaissance Washington Hotel
<http://stateofenrollment.org/>
- **The Get Covered America Academy**
Website: <https://www.enrollamerica.org/get-covered-america/get-covered-academy/endowment/>
Application Deadline: May 25, 2016
- **Communicators Program Boot Camp –**
communicators@enrollamerica.org
- **HIL Listserv -** health-insurance-literacy@googlegroups.com