The Importance of Young Invincibles to the Success of the Affordable Care Act

Ethel K. Ishimwe BS, MPH, Leatha M. Ross PhD, and Katherine L. Cauley PhD
Department of Community Health, Center for Global Health

Aim:
To describe the importance of participation of young invincibles in the Affordable Care Act

Background:
• The Affordable Care Act (ACT) was passed into law on March 23, 2010.1
• This marked a historical health care reform:2
  • To increase access to care for many Americans;
  • To improve quality of care;
  • To reduce healthcare expenditure;
  • To strengthen primary care and preventative services.
• ACA needs to enroll all people to be successful.
  • In particular, young invincibles (YI) are needed to participate, because they make up a strong risk pool.3
  • YI belong to the age group 18 to 34 years old.
  • YI are expected to be young and healthy. Therefore, in the ACA insurance risk pool, YI would offset costs to cover the higher risk, older, sicker individuals.3

Methods:
• An extensive literature review was conducted.
  • Academic Search Complete was the main database used to obtain data and information.4
  • Peer reviewed journals and articles and state reports were obtained in print or online.
  • Internal industry reports, print media and attending public meetings were other resources explored.

Results:
• To be successful the ACA insurance market place needs 40% of all enrollees to be YI.
• In total, 8 million people enrolled in a plan on the ACA marketplace between 11/15/2013 and 03/31/2014.
• Twenty-eight percent (28%) of the 8 million were YI; the goal was short by 12%.5,6
• Analysis of the first enrollment period points to a number of factors that may have contributed to not meeting the initial goal of YI enrollment:5
  • The dysfunctional website in the first two months of enrollment.
  • Some young people would rather pay a penalty than pay for insurance coverage.3
• In anticipation of difficulties enrolling YI, specific outreach methods were employed that involved state and local partners, volunteers and health navigators:
  • Unique to outreach with YI was demonstrating the value of having health insurance and the availability of subsidies to help make insurance affordable. Financial assistance seemed to be a strong force that led YI to enroll.3,7
  • Additionally, outreach efforts were specifically targeted in colleges and universities as well as other venues where YI could routinely be found.5
• It is important to note that the rate of enrollment for YI increased significantly in the last two months of the first open enrollment period, largely due to intensified outreach efforts in the last weeks of the enrollment period.8

Conclusion:
• Moving forward, it remains essential that YI enroll in high proportions to insure the success of the ACA.
• Grassroots methods proven effective in the first enrollment period should be continued and intensified to include earlier specific outreach efforts to YI.
• Additionally, research has demonstrated the importance of personal contact with the YI as a strategy to increase their enrollment.
• Further educational strategies emphasizing the importance of consistent health care coverage when young to ensure better health as older people should be developed and included in the YI outreach efforts.

References:

Research Questions:
1. How many YI were needed to enroll in the ACA in order to be successful?
2. How many YI enrolled in the first enrollment period?
3. What outreach methods were used to enroll YI?