

# A tall order to fill: Enrolling young adults in health insurance

Enrollment of the young adult population (19-34 year olds) is critical to the success of health insurance exchanges. As the first open enrollment period drew to a close, Deloitte surveyed young adults\* - both those who did and did not enroll in coverage - for their views about health insurance.

\*Respondents were uninsured as of September 30, 2013 and either remained uninsured or subsequently became insured through various avenues.



## Out of sight and out of reach:

Young adults who remained uninsured said they find health insurance unaffordable (66%) and many do not see its value (46%).



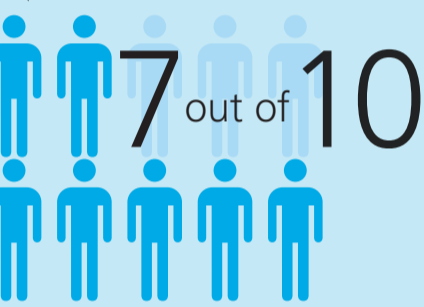
54% of those who remained uninsured did not visit HealthCare.gov or one of the state exchange websites

Those who remained uninsured were nearly three times more likely than those who went on to get coverage to abandon and stop enrolling in an exchange due to technical difficulties.



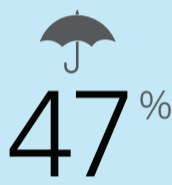
## Don't know what they don't know:

There is still a lack of awareness around elements of the Affordable Care Act intended to make coverage more affordable.

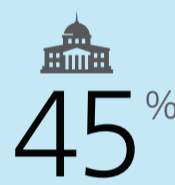


7 out of 10 are informed about exchanges, the mandate, the penalty, and the March deadline...

But...



47% are unaware some state Medicaid programs now let in more people to get coverage



45% are unaware the federal government offers money to low-income people to help buy health insurance



40% are unaware adult children can stay on their parent/guardian's health plan until turning age 26

## #Social, but not social media:

While there is no dominant source or channel for information to help guide health insurance decisions, traditional sources were more trusted.

### MOST TRUSTED INFORMATION SOURCES



Friends/Family



Health care providers

### MOST INFLUENTIAL COMMUNICATION CHANNELS WHEN CHOOSING A HEALTH PLAN



9% Texts



11% Social media



13% Email



15% Online video



17% Online newspaper/ Magazine ad



17% Pop-up internet ad



25% TV/Radio ad



To enroll and retain young adults, one must first understand them. When it comes to health insurance, the preferences of young adults are clear: They want coverage, they want it to provide value, they need it to be affordable, and they need information to help navigate their options. Can the federal government, states, and the health care industry deliver on that demand to increase enrollment of young adults during special enrollment periods in 2014 and during 2015 open enrollment season?



To read more about these findings and the survey methodology and to connect with the authors, visit: [www.deloitte.com/us/youngadultenrollment](http://www.deloitte.com/us/youngadultenrollment)

Results based on the Deloitte Center for Health Solutions 2014 Survey of Young Adults and Health Insurance

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