Enrolling 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.

“Enrollments were underway as of September 30, 2013 and data remained unpublished on Adverse Selection Incurred Through natural selection.”

### 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.

**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%).

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

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

#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 Influential Communication Channels When Choosing a Health Plan

<table>
<thead>
<tr>
<th>Channel</th>
<th>Influence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social media</td>
<td>25%</td>
</tr>
<tr>
<td>TV/Radio ad</td>
<td>11%</td>
</tr>
<tr>
<td>Online video</td>
<td>17%</td>
</tr>
<tr>
<td>Email</td>
<td>17%</td>
</tr>
<tr>
<td>Pop-up internet ad</td>
<td>13%</td>
</tr>
<tr>
<td>Text</td>
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</tr>
</tbody>
</table>

### Out of sight and out of reach:

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

- But...

### Get it, got it, good:
Young adults who started off uninsured but went on to get coverage do see the value of health insurance.

67% got coverage for greater future protection against medical bills

60% got coverage for peace of mind to have access to care if needed

### Most Trusted Information Sources:

- **Friends/Family:** 42%
- **Health care providers:** 30%
- **Social media:** 17%
- **Email:** 17%
- **Online video:** 15%
- **Online magazine/newspaper:** 13%
- **TV/Radio ad:** 11%
- **Text:** 9%

### Most Informed:

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