What The Health?
Health Care Education 101
Who We Are

Liz Kufour
- **Position:** Southern Program Coordinator
- **Fun Fact**

Omayma Chahbouni
- **Position:** Intern w/ Young Advocates Program
- **Fun Fact**
Who is Young Invincibles?

A national, nonprofit organization committed to elevating the voices of young adults in the political process, and expanding economic opportunity for 18-34 year-olds.

Four Key Areas: Civic Engagement, Health Care, Higher Education, & Workforce
Agenda

1. What is Health Care?
   a. Definition
   b. Costs
   c. Important Terms

2. Accessing & Advocating For Health Care
   a. Adulting 101
   b. New to the ACA

3. 4 Reasons You Should Become Insured

4. Wrap Up
   a. Connect w/ YI
   b. Q&A
What Is Health Care?
What Is Health Care?

**Health Care IS:** maintenance or improvement of your health via diagnosis, prevention, and treatment delivered through health professionals.
How Do You Access Health Care?

Health Insurance IS: a contract between a consumer and an insurance provider - usually a private company or government program - to protect consumers from high, unpredictable medical costs

Benefits Included Within Health Insurance:

- Doctor’s visits
- Mental Health Care
- Medical Tests
- Prescription Drugs
Five Options For Coverage

1. MarketPlace
   HealthCare.gov

2. Medicaid

3. Student Health Plan

4. Job-Based Coverage

5. Parent’s Plan
10 Essential Health Benefits

- General doctor’s visits
- Emergency services
- Hospitalization
- Ambulance services
- Mental health & substance abuse services
- Prescription drugs
- Rehabilitative services
- Laboratory services
- Maternity & newborn care
- Pediatric services
Preventative Care Benefits

**Tests**
- Blood Pressure
- Diabetes
- Cholesterol

**Cancer Screenings**
- Mammograms and Colonoscopies

**STD Screenings**
- Sexually Transmitted Infections

**Regular Visits**
- Well-Woman, Well-Baby, and Well-Child

**Intervention**
- Quit smoking
- Lose weight
- Eat healthy
- Identify depression
- Reduce alcohol use
- Avoid sexually transmitted diseases

**Care**
- For Healthy Pregnancies

**Vaccinations**
- Flu, Pneumonia, Measles, Polio, Meningitis and Other Diseases

**What Is FREE.99?**
The $$$

Premium + Out-of-pocket

Monthly payments to your insurance company to stay enrolled

There are three types of out of pocket costs:
- Deductible
- Co-payments
- Co-insurance
Review Of Terms Covered

Co-Insurance: a fixed percentage for health services

Co-Pay: a fixed amount for health services

Deductible: the amount you pay before your insurance kicks in

OOP: the costs for your insurance

OOPM: THE cap (excludes your premium) before your insurance pays 100%

Premium: monthly “subscription”
Accessing & Choosing Health Coverage
What to consider when selecting a health plan....

Plan Cost

In-Network Providers

Prescription Drug Coverage
<table>
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<th>Plan</th>
<th>Premium</th>
<th>Deductible</th>
<th>Co-insurance</th>
<th>Out-of-Pocket Max</th>
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<td>$400</td>
<td>$1,500</td>
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<td>$5,000</td>
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<td>B</td>
<td>$200</td>
<td>$5,000</td>
<td>30%</td>
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Which Plan Would You Pick?
ACA ~but make it 2.0

- Additional ways to qualify for coverage
- Even lower costs
- More time to enroll...if you qualify
I’m covered. What’s next?
Pick a Primary Care Provider (PCP)

Manages your health records

(Sometimes) refers you to specialists

Have you ever chosen a new doctor?

Preventive and diagnostic services

Part of your insurance network
If you need a check-up or if you are sick, go to your primary care provider first.

If your PCP is not available you can go to an urgent care center in your network.

If you are experiencing a medical emergency, dial 911 or go to your local emergency room.
Your insurance may cover things such as massages, diapers for children with disabilities, prescription baby formula, breast pumps for new moms, weight loss counseling, and more. If medically necessary your insurance may cover some or all coverage. Check with your insurance company to find out more.
Show us what you’ve learned! Top scorer gets a $20 VISA Gift Card.
4 Reasons You Should Become Insured
Do you *REALLY* need health coverage?
100% YES!

- Being insured allows you to...
  
  Increase your access to health services (including preventative care)
  
  Take advantage of financial help to lower costs
  
  Be more financially secure (plus your family)
  
  Get more BANG for Your Buck
The WHYs and HOWs Of Health Care Advocacy
Why Advocate For Health Care

1) Life Is Unpredictable
2) Financial Security
## How To Advocate For Health Care

### Know Your Audience
- Be flexible
- Identify trends and tendencies
- Meet young people where they are at

### Share Your Story
- To inform/raise awareness
- Create an emotional connection
- Motivate people to take action

### Provide Resources
- Healthcare.gov
- #SickOfItTX
- Young Advocates Program
- YI Connector Tool
Need Insurance? We Can Help!

Free application assistance is available.

To find local help you can visit:

https://younginvincibles.org/open-enrollment/
WRAP UP
If you have any questions feel free to email us at texas.advocates@younginvincibles.org

www.younginvincibles.org

Young Invincibles

@younginvincible

@YoungInvincibles
Questions

@YoungInvincible  
facebook.com/together.invincible

elizabeth.kufour@younginvincibles.org

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