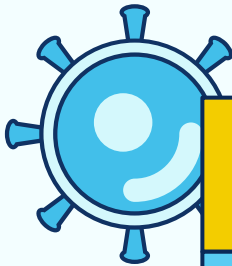
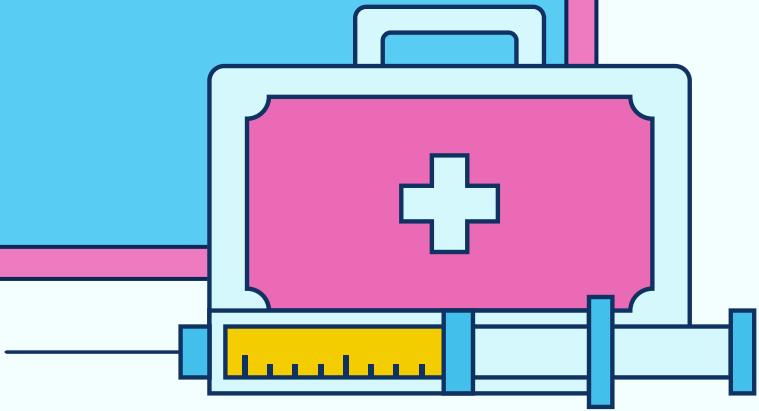


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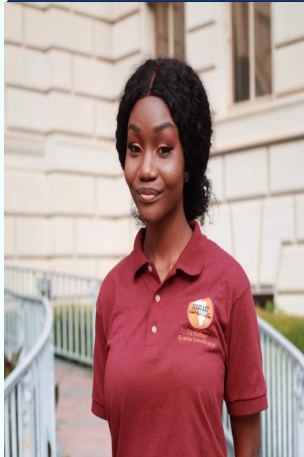


What The Health?

Health Care Education 101



Who We Are



**Liz
Kufour**

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



**Omayma
Chahbouni**

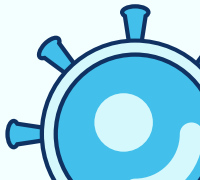
- **Position:** Intern w/ Young Advocates Program
- **Fun Fact**

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





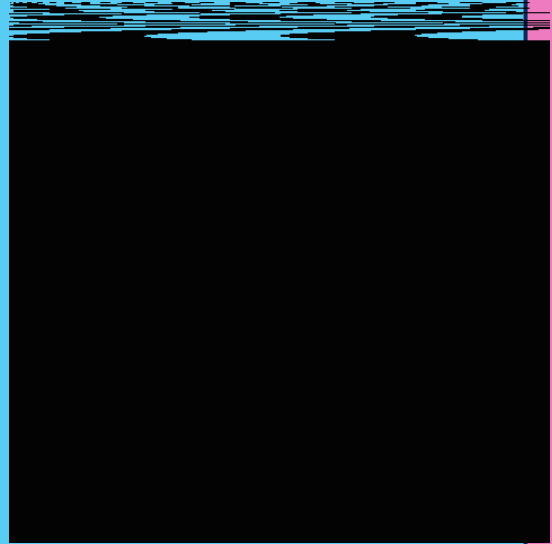
Agenda

- 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**

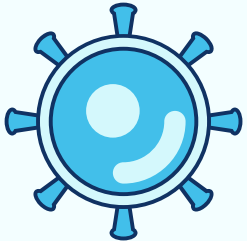
- 4. Wrap Up**
 - a. Connect w/ YI
 - b. Q&A



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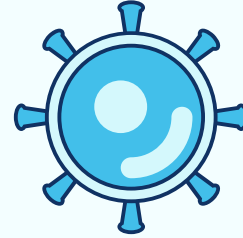


What Is Health Care?



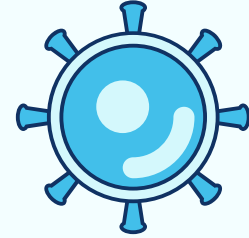
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What Is Health Care?



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
- Medical Tests
- Mental Health Care
- Prescription Drugs

Five Options For Coverage

1 **MarketPlace**
HealthCare.gov 2

Medicaid

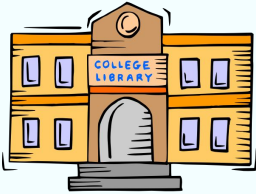


Parent's Plan



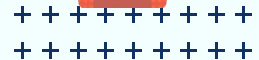
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**Student Health
Plan**



3

**Job-Based
Coverage**



10 Essential Health Benefits



General doctor's visits



Emergency services



Hospitalization



Ambulance services



Mental health & substance abuse services



Prescription drugs



Rehabilitative services



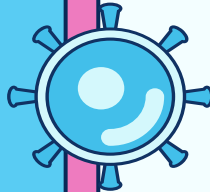
Laboratory services



Maternity & newborn care










Pediatric services



What Is FREE.99?



Preventative Care Benefits

 <p>TESTS BLOOD PRESSURE DIABETES CHOLESTEROL</p>	 <p>CANCER SCREENINGS MAMMOGRAMS AND COLONOSCOPIES</p>	 <p>INTERVENTION quit smoking lose weight eat healthy identify depression reduce alcohol use avoid sexually transmitted diseases</p>
 <p>STD SCREENINGS SEXUALLY TRANSMITTED INFECTIONS</p>	 <p>REGULAR VISITS WELL-WOMAN, WELL-BABY, AND WELL-CHILD</p>	 <p>CARE FOR HEALTHY PREGNANCIES</p>
<p>VACCINATIONS FLU, PNEUMONIA, MEASLES, POLIO, MENINGITIS AND OTHER DISEASES</p> 		

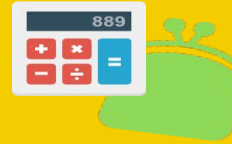
The \$\$\$



Premium

Monthly payments to your insurance company to stay enrolled

+

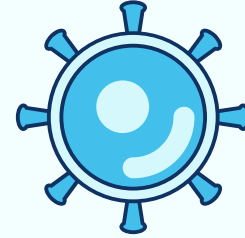


Out-of-pocket

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"

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Accessing & Choosing Health Coverage



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What to consider when selecting a health plan...

Plan Cost

In-Network Providers

Prescription Drug Coverage

Which Plan Would You Pick?



Plan A

\$400

Premium

\$1,500

Deductible

10%

Co-insurance

\$5,000

Out-of-Pocket Max

Plan B

\$200

\$5,000

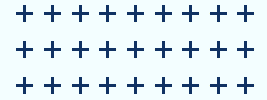
30%

\$10,000

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

A Flow Chart: Places To Go. People To See.



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**.



Fun Fact! Did You Know...



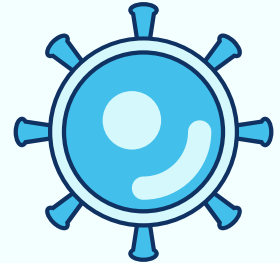
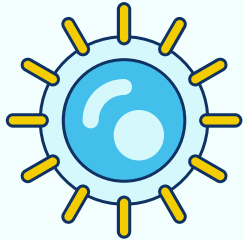
Your insurance may cover things such as massages, diapers for children with disabilities, prescription baby formula, breast pumps for new moms, weight loss counseling, and more. If medically necessary your insurance may cover some or all coverage. Check with your insurance company to find out more.

POP QUIZ!



Show us what you've learned! Top scorer gets a \$20 VISA Gift Card.

Kahoot!



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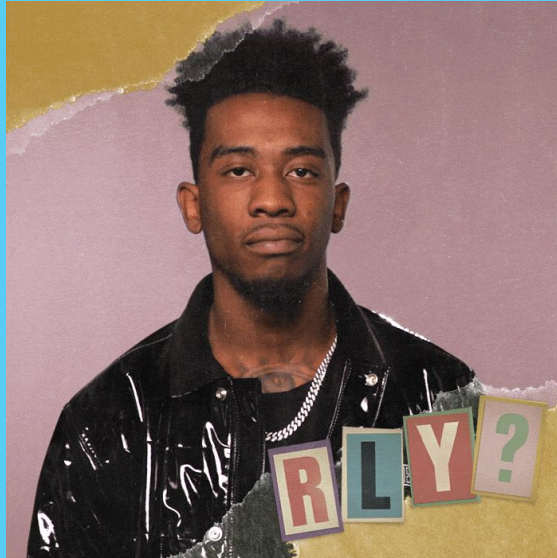
4 Reasons You Should Become Insured



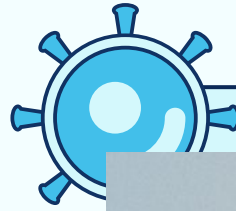
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**Do you *REALLY* need
health coverage?**



100% YES!



- Being insured allows you to...

Increase your access to health services (including preventative care)



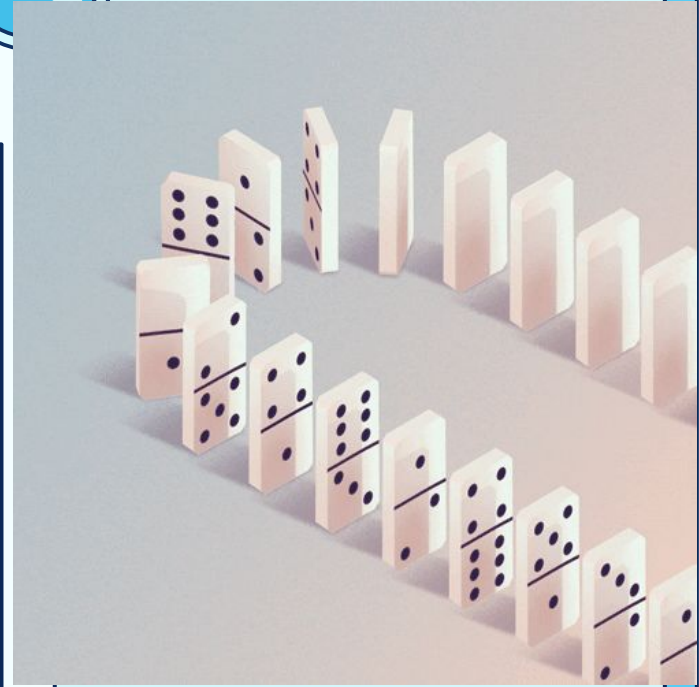
Take advantage of financial help to lower costs



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

HELLO!
I ADVOCATE FOR



Need Insurance? We Can Help!



Free application assistance is available.

To find local help you can visit:

<https://younginvincibles.org/open-enrollment/>



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WRAP UP



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Connect w/ YI!



If you have an questions feel free to email us
at texas.advocates@younginvincibles.org



www.younginvincibles.org



Young Invincibles



@younginvincible



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Questions



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