

Targeting Special Populations

Latinos



The Latino Community

- Large, diverse group
- “Latino” and “Hispanic” are often used interchangeably
 - Spanish decent or from a Spanish-speaking country = Hispanic
 - Latino = exclusively people of Latin America
- Young Latinos: fastest growing segment of U.S. population
- 16.6 million Latinos live in mixed-status families with at least one unauthorized immigrant
- Teens/children tend to serve as translators, but when possible find an adult

Focus on: Latinas

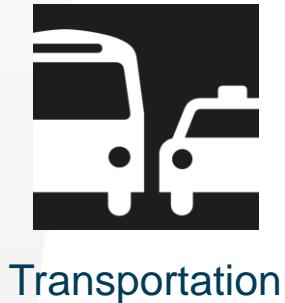
- Latina women are more likely than their male counterparts to lack access to health coverage
- 1/3 of Latinos in the U.S. have less than high school education
- Primary focal point: Latina mothers and young Latina women

Where to find...

Latina Mothers	Young Latina Women
Grocery stores	Colleges/universities
Community events	Sororities/student organizations
Faith congregations	Campus administrations
Schools	Shopping centers
Hair/nail salons	Work
In their homes	

Focus on: Latino Laborers

- Latinos represent over 20 percent in these industries:



Outreach Tips

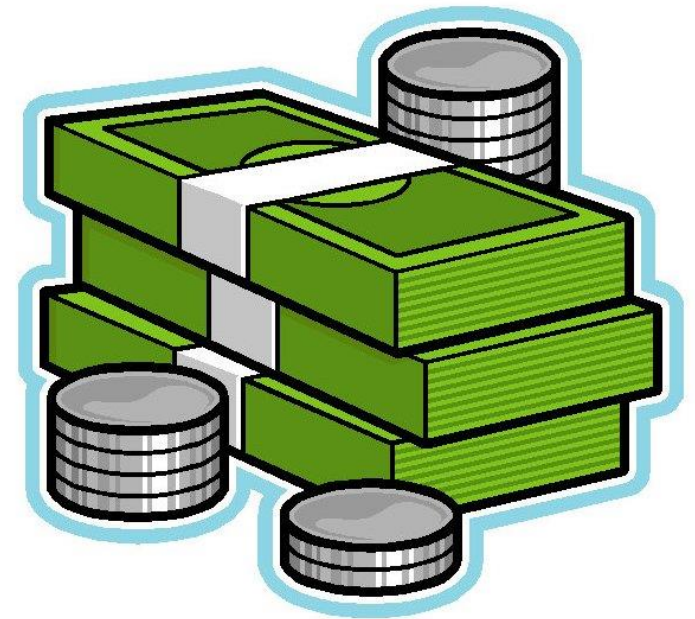
- Do not show up unannounced
- Get approval to drop off materials
- Reassure the employer that your role is only educational
- Have specific next steps/follow-up

Communicating with Latinos

- Communicating in preferred language is important
- Approach the consumer in the language you are comfortable with
 - Gauge comfort level with English
 - Engage accordingly
- **Best Messengers**
 - Family member (mom)
 - Doctor
 - Someone who has been through the process and knows how it works

Most Important Motivators for Latinos

1. If you or a family member gets sick, you won't have to worry about big medical bills or going bankrupt.
2. The insurance plan you choose will be there to cover all of the care you need.
3. You will be able to find a plan that fits your budget.



Engaging Mixed Status Families

- Legal status may be subject of fear and vulnerability.
- Provide space in private area.
- Inform the individual(s) that only those applying need to provide personal information such as SSN and birthdate
- Avoid probing questions—don't ask for legal status or attempt to qualify if they fall under a legally sanctioned protected status.
- Have a local list of community resources for undocumented individuals.

Immigrants



Assisting Immigrants

Eligibility Rules

- Undocumented immigrants are ineligible to purchase QHPs and are exempt from the penalty.
 - May be eligible for Medicaid payment of package E—Emergency Services or services through FQHCs or other health centers
- Immigrants must be in a status recognized by HHS as lawfully present.
- Status can be pending.

Assisting Immigrants

There are **two categories of immigrants** for federal benefits eligibility purposes:

Qualified

- Lawfully Permanent Residents
- Refugees, Asylees, Conditional entrants
- Cuban and Haitian entrants
- Parolees (in U.S. for more than 1 year)
- Certain American Indians
- Persons granted withholding of deportation/removal
- Lawfully present individuals (e.g. nonimmigrant visa holders; i.e. students or temporary workers)
- For Medicaid: Individuals who have met the 5 year waiting period (post-August 22, 1996 with some exceptions)

Not Qualified

- Undocumented immigrants



Ensuring Privacy

- The **Marketplace can't require** applicants to provide information about citizenship or immigration status of any household members who are not applying for coverage.
- Information obtained by the Marketplace **cannot be used** by the Immigration and Customs Enforcement (ICE) Department of Homeland Security (DHS) for immigration enforcement purposes.
 - Agencies can collect, use and disclose only information necessary for enrollment.
 - Medicaid and Marketplace subsidies are **not considered** in screening green card applicants for public charge.
- Call Center has support for **150 languages.**

Young Americans

Reaching Young Americans

- Young adults are most likely to lack health insurance.
 - Graduate with historically high student debt
 - Higher poverty rates and lower incomes than two previous generations
- Three key groups of young Americans:
 - Community college students—more likely to be uninsured; includes young people, African American, Latinos, and low-income
 - Four-year institution students— “at risk” of being uninsured
 - Non-college youth—majority of uninsured Americans do not have a college degree



Young Americans Need and Value Health Insurance → 65 percent of young adults ages 18-24 worry about not being able to pay medical bills for a serious illness or accident, and more than 4 in 10 worry about paying bills for routine health care.¹⁰ → 51 percent of uninsured young adults reported problems paying medical bills or said they were paying off medical debt.¹¹

- 43 percent said they had used up all of their savings.¹²

Reaching Non-College Young Americans

- Post information on bulletin boards and social media.
- Identify best places to reach young Americans:

Malls

Book-
stores

Libraries

Coffee
Shops

Concerts

Food Co-ops

Community
Centers

Sporting
Events

Bars/
Restaurants

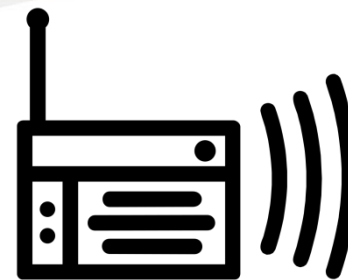
- Engage partners:



Small businesses



Unemployment
offices/staffing agencies



Radio programs



Effective Messaging

- Best Messengers:
 - Someone like them
 - Someone their age and who has experienced the process of applying for health insurance
 - Family member (mom)
 - Doctor
- Use multiple social media channels
 - Be brief
 - Abbreviate and be informal
 - Mention partners
 - Use the right hashtags
 - Have a target audience



Best Practices

- Setup enrollment events in spaces like computer labs or large lecture halls with audio/visual capabilities
- Encourage schools to use existing newsletters, bulletin boards, radio channels, newspapers, etc. to promote health coverage enrollment events
- Incorporate health care in existing events like job fairs, sporting events, Greek events, etc.



African-Americans



African-American Community

- Diverse, multi-layered group
- Mixture of individuals from many different countries and backgrounds
- “Black” and “African-American” are used to describe any individual that:
 - Self-identifies as such
 - Is a U.S.-born person of African descent
- Second largest minority group
- With the enrollment process or interaction with government programs or entities, there may be hesitation or mistrust

Three Key African-American Groups

- African American Women (35-64)
 - Mothers, grandmothers, aunts, sisters, girlfriends, wives
 - Highly trusted messengers
- Young African-American Men and Women (18-35)
 - One of the hardest to reach groups
- African/Afro-Caribbean Immigrant Community:
 - More complex group to identify

African-American Women

- African-American women are more likely than their male or white counterparts to lack access to health coverage.
- In 2010, African-American women had the second highest poverty rate (25.1 percent), compared to 10 percent of their white female counterparts.
- 19.8 percent of Black women and 15.7 percent of Black men had earned at least a bachelor's degree while among non-Hispanic Whites, 32 percent of men and 31 percent of white women had earned at least a bachelor's degree

Reaching Young African Americans

Community
Centers

YMCA's

Parks/Athletic
Centers

Barber Shops

Night
Clubs/Bars

Clothing/
Electronic
Stores

Concerts/
Sporting Events

Basketball
Courts

Community
Events

Faith-Based
Groups

Youth Advocacy
Organizations

Community
Colleges

Civic Outreach

- African-American civic organizations are cornerstones for social and civic engagement, financial stability/mobility and a point of cultural pride and belonging
- Key organizations include:
 - Advocacy Organizations
 - Sororities
 - Fraternities
 - Professional Associations
 - Social Clubs
 - Parent Organizations
 - Social Service Organizations
 - Community Support Centers
 - Financial Literacy Centers



Best Practices

- Identify organizations with a base in the community.
- Research the history and current initiatives of the organizations.
- Establish and propose an engagement plan.
- Arrange a meeting.
- Present at upcoming meetings, church services, or conference where you can meet potential uninsured members or recruit volunteers.
- Table at appropriate events, rallies, meetings, fairs, and services.

Criminal Justice Population

Health Status of Justice Population

**1 in 10 involved
in criminal justice
system has
insurance**

**More than 70% of
recently released
inmates utilized some
sort of health services
in the 10 months
following release**

**Rates of inmates
with mental health
issues range from
56% at state prisons
to 64% at county
jails**

Where to Reach Them

Adult
Probation
Offices

County
Jails

State DOC
and related
offices

Reentry
Councils

Behavioral
Health
Departments

Halfway
Houses

Social
Workers

City and/or
County
offices

Best Practices

- Use follow-up cards
- Enroll families during visiting hours
- Tailor materials and media
- Re-entry groups and classes
- Enrolling at the facilities

QUESTIONS?