



The Philadelphia Health Insurance Literacy Coalition (PHILC)

Helping Young Philadelphians Access and Understand Their Health Insurance Options Under The A.C.A.

Executive Summary:

I. Summary:

We propose the creation of a health insurance literacy program for high school students in communities that the Philadelphia Department of Public Health has determined to have high uninsured populations. Our program will build on the existing program that the Health Federation of Philadelphia, a federally-funded, local nonprofit, has already successfully implemented at the Community College of Philadelphia. The program will teach students how to pick a health plan that best meets their needs, as well as how to minimize their out-of-pocket health costs. Students and their families will have the option of receiving in-person help from Health Federation staff to fill out Healthcare.gov and Pennsylvania State Medicaid applications.

PHILC will be housed within the Health Federation building. Several local nonprofits, including Healthy Philadelphia and BenePhilly Enrollment Center have already expressed interest in signing on as consultants and partners.

II. The Problem:

Since the passage of the Patient Care and Affordable Care Act (“ACA”) in 2010, the number of Philadelphians without health insurance has declined from 10.0 percent in 2013 to 8.5 percent as of September 2015.ⁱ 130,000 Philadelphians between the ages of 18 and 64 are still without any form of health coverage whatsoever.ⁱⁱ 20 to 24 percent of Philadelphians ages 18-29 (often referred to as the “Young Invincibles,”) are also without insurance – in part, due to a mistaken belief that they do not need or cannot afford insurance.ⁱⁱⁱ



Accessing care also remains a problem for “Young Invincibles” in the Philadelphia area, even among those who now have health insurance.^{iv} Federal Marketplace Assistance Programs have reported that newly-insured young adult consumers struggle with insurance terminology, such as “premium,” “deductible,” or co-pay, and do not know how to calculate out-of-pocket costs or how to find a doctor who is in-network.^v A recent University of Pennsylvania study further demonstrated that Philadelphians ages 18-29 (who generally have little experience managing their own health care expenses,) find it especially challenging to access and utilize their new insurance plans.^{vi}

III. The Solution:

Our primary goal is to increase the number of Philadelphians ages 18-29 (“Young Invincibles”) who have access to healthcare. In the long-term, we also hope to bolster these Philadelphians’ overall *health insurance literacy*, which the American Medical Librarian Association defines as “the extent to which consumers can make informed insurance purchases and usage decisions.”^{vii} **Unlike other local programs currently in existence, we hope to target high school students before they turn 18, lose their existing insurance coverage, and begin the process of selecting a plan.**

PHILC (Philadelphia Health Literacy Insurance Coalition) is modeled after a program that the federally-funded local nonprofit, The Health Federation of Philadelphia, offers at the Community College of Philadelphia (CCP.) The Health Federation does outreach to inform students that they will lose their Children’s Health Insurance Program (CHIP) coverage once they turn 18, and that they may be assessed a federal tax penalty for not having insurance.^{viii} At in-person workshops, students learn insurance terminology and how to compare and select plans. Prior to Healthcare.gov Open Enrollment, the organization provides daily in-person support to help students and their families fill out healthcare applications. Students contact the Health Federation Helpline with follow-up questions and are given referrals to the organization’s institutional partners within the region.

We recommend that a pilot program be implemented at two high schools in neighborhoods that the Philadelphia Department of Behavioral Health has determined to have high uninsured populations, such as North Philadelphia and River Wards district.^{ix} The Health Federation will lead in-person workshops in 11th and 12th grade Health and Science classrooms, and then provide in-person assistance to students and families prior to Open Enrollment. PHILC will coordinate transportation and logistics with the school site, seek out funding, and help tailor the curriculum. Since the Health Federation is federally funded, each school would contribute minimal (if any) funding.

PHILC will assess students’ progress by tracking how many students and teachers we provide with help as well as how much time we spend on each application. We will also use the Health Insurance Literacy Measure (HILM) tool, designed by the American Institute for Research, to assess students’ learning in the classroom.



IV. Potential Results:

- **Demonstrated ROI:** The Health Federation is a reliable and respected stakeholder and is well-acquainted with the needs of the Philadelphia community. **Since 11/1/2015, the Health Federation has had 2,000 in-person and face-to-face interactions with CCP students. 391 individuals have been helped with applications.**
- **Cost Savings:** In 2016, each uninsured household in Philadelphia will be assessed a federal tax penalty of \$695 or 2.5 percent of its income. By helping students enroll, **this could lead to collective household savings of hundreds of thousands of dollars for lower-income Philadelphians.**^x

V. Implementation:

- PHILC will be housed within the Health Federation offices. The Health Federation is interested in expanding its CCP program to high school students.
- Several local nonprofits, including Healthy Philadelphia, The Pennsylvania Health Law Project, and BenePhilly Enrollment Center have expressed interest in signing on as consultants and partners.
- Options that we are currently exploring include reaching out to the Commissioner of the Philadelphia Department of Public Health for City funds, as well as the GreenLight Fund, which provides early-stage implementation funding and support for nonprofits.

ⁱ United States Census Bureau, “Philadelphia Metro Area Uninsured Rate Down from 2013.” Accessed November 30, 2015. <https://www.census.gov/newsroom/press-releases/2015/cb15-r09.html>.

ⁱⁱ Ibid.

ⁱⁱⁱ Ibid.

^{iv} The Henry J. Kaiser Foundation, “Survey of Health Insurance Marketplace Assister Programs.” Accessed January 2, 2016. <http://kff.org/health-reform/report/survey-of-health-insurance-marketplace-assister-programs/>.

^v Ibid.

^{vi} NPR, “Defeat By Deductible: Millennials Aren’t Hip To Health Insurance Lingo.” Accessed January 31, 2016. <http://www.npr.org/sections/health-shots/2015/06/16/414665468/defeat-by-deductible-millennials-arent-hip-to-health-insurance-lingo>.

^{vii} Ibid.

^{viii} Public Health Management Corporation, “The Impact of The Affordable Care Act In Southeastern Pennsylvania.” Accessed November 30, 2015. <http://www.phmc.org/site/newsroom/press/97-press-releases/2015/1097-phmc-releases-2015-southeastern-pa-households/>.

^{ix} The City of Philadelphia – Department of Public Health. “Community Health Assessment 2015.” Accessed November 30, 2015. <http://www.phila.gov/health/commissioner/DataResearch.html/>.

^x Health Cents. “Uninsured In 2016? Coverage Might Be Cheaper Than A Penalty.” Accessed January 2, 2016. <http://www.philly.com/philly/blogs/health-cents/Uninsured-in-2016-Coverage-might-be-cheaper-than-the-penalty.html#u48t3QpxOBQW3KPA.99/>.