

Ad campaign targets uninsured young adults as key to low premiums

By Andrew Adams

Link: <http://www.ksl.com/?nid=148&sid=27995708>

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What's More Risky campaign

[Photo Gallery »](#)

SALT LAKE CITY — Health administrators in Utah are taking to social media to persuade a key younger demographic of the uninsured to sign up for health coverage under the Affordable Care Act.

"Young invincibles," an industry term for those between the ages of 18 and 34 who don't believe they need insurance, are seen as key to maintaining low premiums under the new health care law.

The Utah Health Policy Project launched its "What's More Risky" ad campaign Tuesday on Twitter and Facebook in hopes of reaching the state's "invincibles."

Data from the U.S. Census, Families USA and the Lewin Group and furnished by the Utah Health Policy Project showed 33 percent of Utah County's population and 28 percent of Salt Lake County's population fall into the targeted 18 to 34 age range.

"We know that population actually is uninsured at almost double the rate of almost anyone else," said Utah Health Policy Project Communications Director Jason Stevenson.

Stevenson pointed to a graphic that showed 24.3 percent of Utahns ages 18 to 25 are uninsured, as are 22.1 percent of those between the ages of 25 and 34. Men accounted for 58 percent of the total uninsured from 18 to 34, according to the data.

Also, 14.9 percent of the uninsured in Utah County and 12.5 percent in Salt Lake County were believed to be eligible for premium tax credits among the 18 to 34 age group.

"Having health insurance protects you," Stevenson said, summing up the message of the new campaign.

The eight social media ads highlight Utah outdoor activities.

"Snowboarding, skiing, people who ride motorbikes, going for hikes, doing things, just really enjoying our Utah landscape here — there's a risk involved," Stevenson said.

He said his group held off this social media marketing push until most of the bugs were worked out with the healthcare.gov website and until the key Dec. 23 deadline was within reach.

People must sign up by that date for their insurance to kick in on Jan. 1.



Photo: What's More Risky Campaign

Former President Bill Clinton is among the notable names to highlight why young people enrolling under the Affordable Care Act is important.

"This only works, for example, if young people show up," the former president said during a joint appearance with President Barack Obama at the Clinton Global Initiative in September.

Analysts have said if older people with pre-existing conditions are over-represented in risk pools and younger, healthier people are under-represented, then that could

ultimately drive up premiums for everyone else.

David Axene, a fellow at the Society of Actuaries, told the [Christian Science Monitor](#) recently that if the young demographic was under-represented by 15 to 20 percent, it could result in a "significant" increase in premiums — beyond the rate of inflation.

Federal officials, however, have pointed to several countermeasures designed to keep imbalances in the risk pool in check, including reinsurance — essentially a tax on each health

plan to compensate for expensive claims — as well as risk corridors and risk adjustments, which keep premiums and costs relatively consistent between insurers.

Selling young people on signing up for health coverage hasn't been easy.

A recent [Harvard poll](#) showed over half of people ages 18 to 29 disapproved of the Affordable Care Act.

At the University of Utah, the challenge seemed more centered around actually being familiar with the law. "I don't know a lot about it," student Michael Frazier said.

Friends Rachel Leonard and Emma Olson, both 18, said they were under their parents' insurance and had years to make a decision, since they can remain on their parents' plans until they're 26.

"Twenty-six seems so far away when you're 18," Olson said. "I'm still just focusing on classes mostly."

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