



Uninsured LGBT Millennials and the Affordable Care Act

Research on Outreach and Communication Strategies from the Center for American Progress

Young Americans, including lesbian, gay, bisexual, and transgender, or LGBT, people, represent a key constituency in ensuring the success of the Affordable Care Act. The Obama administration has estimated that 2.7 million adults from ages 18 to 34 will need to enroll in the new marketplaces in the first year in order to keep insurance premiums down for everyone.¹ As approximately 6 percent of Americans under the age of 30 identify as LGBT—a rate two to three times greater than among older cohorts²—findings from our national survey indicate that it is vital to connect young LGBT Americans with information about their new options for gaining access to affordable coverage and quality care.

Raising awareness is one key to coverage

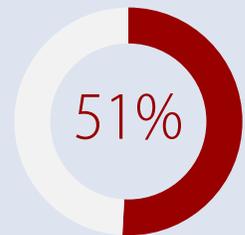
Only 20 percent of uninsured LGBT Millennials had heard of the new insurance options available through the Affordable Care Act—56 percent had not heard about new options, and 23 percent were not sure. Conversely, 54 percent had heard about the individual mandate provisions.

Here are the top facts and trusted messengers to get LGBT Millennials connected with the health insurance coverage they need.

Top facts LGBT Millennials need to hear about new insurance options

1. All insurance plans are required to cover doctor visits, hospitalizations, reproductive health, emergency room care, and prescriptions.
2. If you have a preexisting condition, insurance plans cannot deny you coverage.
3. You will be able to compare plans in easy-to-understand, plain language.
4. You might be able to get financial help to pay for a health insurance plan based on household size and income.
5. If you have a same-gender partner, getting family coverage will depend on things such as whether marriage is recognized in your state and whether insurance plans decide to offer domestic-partner coverage.

Characteristics of uninsured LGBT people from ages 18 to 34 whose incomes fall below 400 percent of the federal poverty level



reported incomes of less than 139 percent of the federal poverty level.



had been without health insurance for more than two years.

Top needs of LGBT Millennials with new insurance options

1. Understanding what financial help is available
2. Finding the plan that is best for them
3. Filling out an application for a plan
4. Finding out where they can get help in person
5. Figuring out if a partner qualifies for family coverage

Top motivators to get LGBT Millennials to engage with new insurance options

1. You will be able to find a plan that fits your budget.
2. The insurance plan you choose will be there to cover all of the care you need.
3. If you or a family member gets sick, you won't have to worry about big medical bills or going into bankruptcy.
4. You will be legally obligated to buy a plan and you will have to pay a fine if you don't get coverage.

Top sources that can help LGBT Millennials with new insurance options

1. State or federal employees whose job it is to help with new options
2. Insurance companies
3. Medicaid office
4. Doctor or nurse
5. Family member
6. Local nonprofit organization

Top trusted messengers to talk about new insurance options with LGBT Millennials

1. Federal or state health department employees
2. Medicaid office employees
3. Someone like them who has already gotten insurance
4. Doctors
5. Local LGBT health centers

Source: Data drawn from a national survey of 867 LGBT people at or below 400 percent of the federal poverty level conducted by PerryUndem Research and Communication for the Center for American Progress. For additional information, see Laura E. Durso, Kellan Baker, and Andrew Cray, "LGBT Communities and the Affordable Care Act: Findings from a National Survey" (Washington: Center for American Progress, 2013), available at <http://www.americanprogress.org/issues/lgbt/report/2013/10/10/76693/lgbt-communities-and-the-affordable-care-act>.

Endnotes

1 Sarah Kliff, "Obamacare needs young people to sign up. And it looks like they're starting." *The Washington Post*, October 11, 2013, available at <http://www.washingtonpost.com/blogs/wonkblog/wp/2013/10/11/obamacare-needs-young-people-to-sign-up-and-it-looks-like-theyre-starting>.

2 Gary J. Gates and Frank Newport, "Special Report: 3.4% of U.S. Adults Identify as LGBT," Gallup, October 18, 2012, available at <http://www.gallup.com/poll/158066/special-report-adults-identify-lgbt.aspx>.

Characteristics of uninsured LGBT people from ages 18 to 34 whose incomes fall below 400 percent of the federal poverty level



had put off medical care in the past 12 months because they could not afford it.



had trouble getting on a partner's insurance plan or getting a partner on their plan.



reported discrimination in the process of getting on the same plan as their partner.