

Raising Women's Voices

FOR THE HEALTH CARE WE NEED



**HEALTH CARE REFORM:
WHAT YOUNG ADULTS
SHOULD KNOW**

EVENT PLANNING GUIDE FOR COLLEGE STUDENTS

Fall 2010

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What's in this guide and how can you use it?

We're so glad you're interested in hosting a Raising Women's Voices event! We are excited that you are getting involved in educating young adults about what health reform means for them. Included in this kit is a PowerPoint presentation with background information to help you prepare to share this information with your group. You can use it as it is, or you can adapt it to address the needs and questions of your group.

The power-point presentation highlights the most important points, and the notes and resources have more detailed information about each of the slides. Use this toolkit as a guide to help you prepare an educational event, and if you have questions along the way you can contact us at Raising Women's Voices. Just email us at info@raisingwomensvoices.net or call us at (212) 870-2010. We'd be happy to answer any questions you have about planning your event or the information in these RWV materials.

Once your event happens, please send us information on how it went! Your feedback will help us improve future editions of the toolkit.

Also send us your photos and videos to highlight on the RWV blog (www.raisingwomensvoices.net/raisingwomensvoices-blog/)!

Who we are

Women celebrated the historic accomplishment of enacting the new health reform law that can help us gain access to quality, affordable health care. We are working hard to make the promise of health reform a reality...and to improve provisions that fall short in meeting women's needs.

Raising Women's Voices is a national initiative working to make sure women's voices are heard and women's concerns are addressed as policymakers put the new health reform law into action. **RWV** was founded by the [Avery Institute for Social Change](#), the [National Women's Health Network](#) and the [MergerWatch Project of Community Catalyst](#).

We believe women are grassroots experts in what is wrong with the current health system and what it takes to fix it because of our roles as arrangers of health care for our families. We place a priority on inviting women to share their experiences navigating the health care system. We responsibly apply these narratives to help shape health reform policy.

What do we want? Health coverage that is lifelong, portable from job to job and from workplace to home, non-discriminatory, user-friendly and affordable for our families. We want it to cover women's health care across the lifespan, including comprehensive reproductive health care, pre-natal care, maternity care, primary and preventive services, acute care, dental and mental health care, as well as chronic care.

RWV has a special mission of engaging women who are not often invited into health policy discussions: women of color, low-income women, immigrant women, young women, women with disabilities and members of the lesbian, gay, bisexual and transgender community. Our **advisory board** helps represent the interests of these constituencies. **RWV's regional coordinators** conduct outreach to women in key states and do community organizing and public education.

Tips on planning your event

- **Plan ahead!**
 - Make sure that you leave yourself enough time (a few weeks, at least) to reach out to groups in your community and on your campus and get a great turnout at your event.
 - Give yourself enough time to plan the event and to get familiar with the materials in the toolkit.
- **Try to plan the event to avoid midterms and finals**
 - The longer you wait, the harder it'll be to get an event together as people will become busy with midterms and finals.
 - Some of the most important provisions in the new health care law go into effect on September 23, 2010. The dependent coverage expansion is one of these things, and will affect many young people. Be sure to tie this information into any of your promotional materials.
- **Reserve a space and find co-sponsors to help plan and advertise the event.**
 - Having a great location is key to a great presentation. Find a room with audio-visual equipment in which you can use the PowerPoint presentation. Make sure there will be enough seating for the number of people you want to attract. (Typically, 25 to 50 people is a good crowd.)
 - Reach out to other campus groups to co-sponsor the event and invite members of their groups. The information in this presentation is applicable to all college students, not just to women, so the more groups you work with, the better!
 - If you have a budget, such as from a campus fund for student organizations or from a sorority, or the possibility of fundraising a little money, consider offering some food at the event. It always helps to draw people!
- **Advertising – get the word out!**
 - Post flyers around campus (don't forget the health center!)
 - Share on e-mail lists and listservs
 - Social networking sites (Facebook, Twitter, Myspace, etc.)
 - Word of mouth – tell your friends, and tell them to tell their friends!
 - Through other groups, especially through any co-sponsoring groups.

Important to Remember:

- **Don't feel Pressured!**
 - *You aren't expected to know everything in the health care reform bill.* Many people know very little about the new health care law. Anything you can do to increase their knowledge will be important. You don't have to be a health care expert. If you don't know the answer to question, you can refer people to Raising Women's Voices! That's what we're here for!
 - *Remember that there are many parts of the bill that have yet to be implemented, so the answers aren't always available.* This means that for many parts of the bill, your voices and advocacy will be needed – and the more engaged you are, the more effectively you'll be able to advocate for yourself and your community.
 - ***We are here to help you!*** Call or email us, and we'll connect you to our partner groups in your area, and possibly help you find a guest speaker for your event.
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Fast Facts: Young Adults and Health Reform

If you're about to get kicked off your parents' insurance plan (or already were):

Beginning on September 23, 2010, young adults can stay on their parents' health insurance until they are 26 years old.

- We don't need to live at home.
- We don't need to be financially dependent on our parents.
- We can even be married (except that your spouse is not eligible for the coverage – just you).
- The only exception is that if you have a job and your employer offers you health insurance, you can't stay on your parents' policy.

If you worry about trying to find a job with health benefits when you graduate:

- Starting this year, small businesses and nonprofits (which often employ young adults) will receive tax credits for providing health insurance for their employees. So, more of them should be able to begin offering health insurance.
- Remember that if your employer doesn't offer you health benefits, you can stay on your parents' policy until you are age 26.

Starting in 2014, there will be new ways for you to get affordable health insurance:

- More people will be eligible for free public insurance through Medicaid. The program will expand to cover people making up to 130% of the poverty level, which is \$14,400 for a single person. More than half (52%) of all uninsured young adults come from families whose incomes are 133% or below of the Federal Poverty Line.
- People who don't have employer health insurance, and whose income is above the eligibility cut-off for Medicaid, will be able to buy more health coverage through new state insurance exchanges. There will be subsidies available to make the cost more affordable.
- Small businesses will be able to go into the insurance exchange and buy more affordable coverage for their employees, with the help of additional tax credits.
- Larger employers (more than 50 employees) will be penalized if they don't provide health insurance to their employees. They will have to pay a fee to the government for every employee that goes without coverage.
- Young adults who are enrolled in plans through their employers and who spend more than 9.5 percent of their income on premiums or have health plans with substantial cost-sharing obligations (i.e., the plan covers less than 60 percent of their total medical costs), may become eligible for subsidized coverage through the insurance exchanges, depending on income.

Some other important gains for young adults:

- Currently 96% of all college/university plans have caps on the amount of medical care they will cover. This means that if you have a catastrophic accident or really serious illness, you may run out of coverage once the medical bills hit \$500,000 or \$1 million. Under the health reform law, these caps will be eliminated in two steps. On September 23, 2010, your plan will no longer be able to impose what is called "lifetime cap" on the amount they cover. (Even though you probably will only have your college plan for four years MAX, a "lifetime cap" can be reached in just a couple of years if you are seriously ill.) In 2014, annual caps will become prohibited.

What about young women's health?

Young women will have access to some important services:

- Maternity coverage is mandated; Licensed practitioners serving women using free-standing birthing centers become eligible for Medicaid reimbursement; Funding will be available for nurse home visits to at-risk mothers and newborns.

There's also some bad news:

- New funds go to abstinence-only sex-education.
- There's no guarantee birth control will be deemed a "preventive service" exempt from co-pays.
- Women on Medicaid in most states will not be able to use their government funded coverage for abortion services, except in case of rape, incest or threat to life).
- Community health centers cannot provide federally subsidized abortion services.

No federal subsidies can be used toward abortion coverage in the insurance exchanges.

(Thanks to Families USA and Young Invincibles for the research which contributed to this factsheet)

Additional Resources to help you answer questions and to further familiarize yourself with the young adult coverage provisions of health care reform.

- **Health Care.Gov:** A menu of options that will help you find the info you need
 - <http://www.healthcare.gov/foryou/youngadults/index.html>
- **Young Invincibles:** Take an online quiz to find out how to get covered
 - <http://www.gettingcovered.org/>
- **Families USA:** A factsheet for young adults
 - <http://www.familiesusa.org/assets/pdfs/health-reform/coverage-for-young-adults.pdf>

AND MORE RESOURCES AVAILABLE AT:

WWW.RAISINGWOMENSVOICES.NET