Facilitating Access to Health Coverage and Care by Advancing Health Insurance Literacy

Debi Lang  
*University of Massachusetts Medical School*

Deborah Raymond  
*University of Massachusetts Medical School*

Suzanne B. Cashman  
*University of Massachusetts Medical School*

See next page for additional authors

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Debi Lang, Deborah Raymond, Suzanne B. Cashman, Jessica Larochelle, Jennifer Lee, Tina Alu, and Karen Baumbach

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Facilitating Access to Health Coverage and Care by Advancing Health Insurance Literacy

Debi Lang, Deborah Raymond, Suzanne Cashman - University of Massachusetts Medical School
Jessica Larochelle, Jennifer Lee - Blue Cross Blue Shield of Massachusetts Foundation
Tina Alu - Cambridge Economic Opportunity Committee; Karen Baumbach - Ecu-Health Care

♦ Background
The Blue Cross Blue Shield of Massachusetts Foundation Connecting Consumers with Care grant program currently funds 14 organizations to help vulnerable, low-income consumers:
- enroll in and maintain health insurance coverage
- gain the knowledge and confidence needed to navigate the health care system

♦ Goal
Advance the Health Insurance Literacy (HIL) of individuals by increasing their ability and confidence to shop for and select a health insurance plan that meets their own/their family’s needs, and to effectively use their health coverage for better health.

♦ Strategies
- Utilize Community Health Workers
  - Knowledgeable about health insurance enrollment
  - Reflect the cultural and linguistic diversity of the consumer population

- Conduct Outreach Activities
- Meet Consumers Where They Are

- Increase Organizational Capacity
  - Learning Community
  - Technical Assistance
  - Groupsite (online)
  - MA Healthcare Training Forum

- Review survey results immediately with consumer
- Revise materials using plain language & design, and consumer testing
- Engage and educate consumers using “Teach-back”
- Focus staff training on agency and individual needs
- Create FAQs, Checklists

♦ Challenges
- Organization and state capacity
- Complex health insurance system
- High consumer demand for assistance
- Cultural and linguistic diversity

♦ Lessons Learned
- Provide information and resources in multiple languages, including the survey
- Involve grantee staff in evaluation design, analysis and program improvements
- Provide ongoing consumer support and staff training to increase health insurance literacy

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