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

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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

➢ Survey & Top 2 Responses
➢ Q1. “The two most useful things I learned today were:”
  • How to choose a health plan
  • When my insurance starts
➢ Q2. “What questions do you still have about health insurance?”
  • None/All questions answered
  • The types of services covered by my insurance
➢ Q3. “What will you do next?”
  • Submit requested verifications
  • Select and enroll in a plan

♦ Challenges

♦ Using the Results
➢ 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

♦ 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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