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

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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

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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