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

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

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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

♦ 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

Training staff in HIL concepts & techniques
1:1 Education Sessions
Workshops
Materials development

♦ 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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