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


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Et al.

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◆ Background

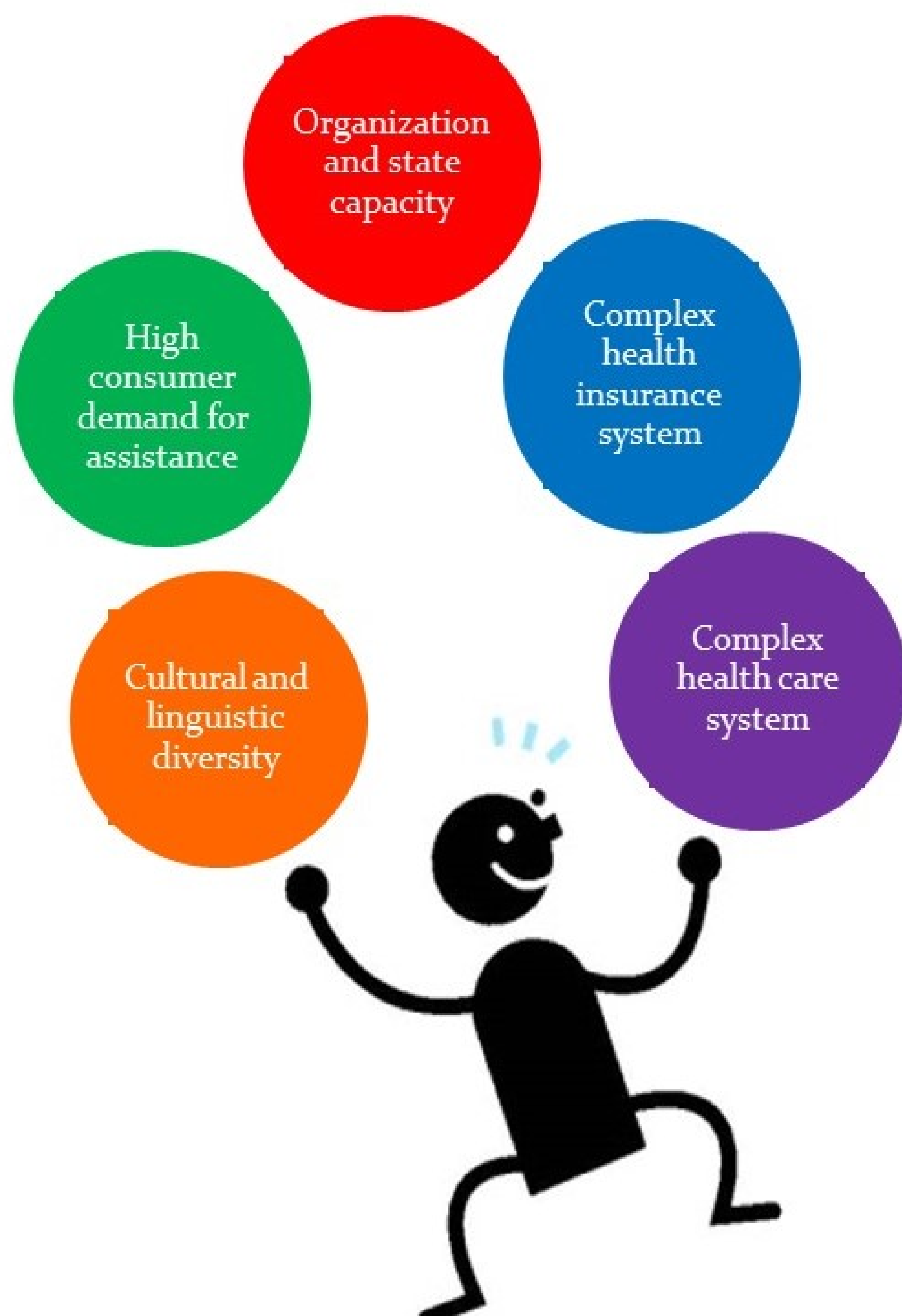
The Blue Cross Blue Shield of Massachusetts Foundation *Connecting Consumers with Care* grant program currently funds 14 organizations to help vulnerable, low-income consumers :

- 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.

◆ Challenges



◆ Strategies



➤ Utilize Community Health Workers

- Knowledgeable about health insurance enrollment
- Reflect the cultural and linguistic diversity of the consumer population



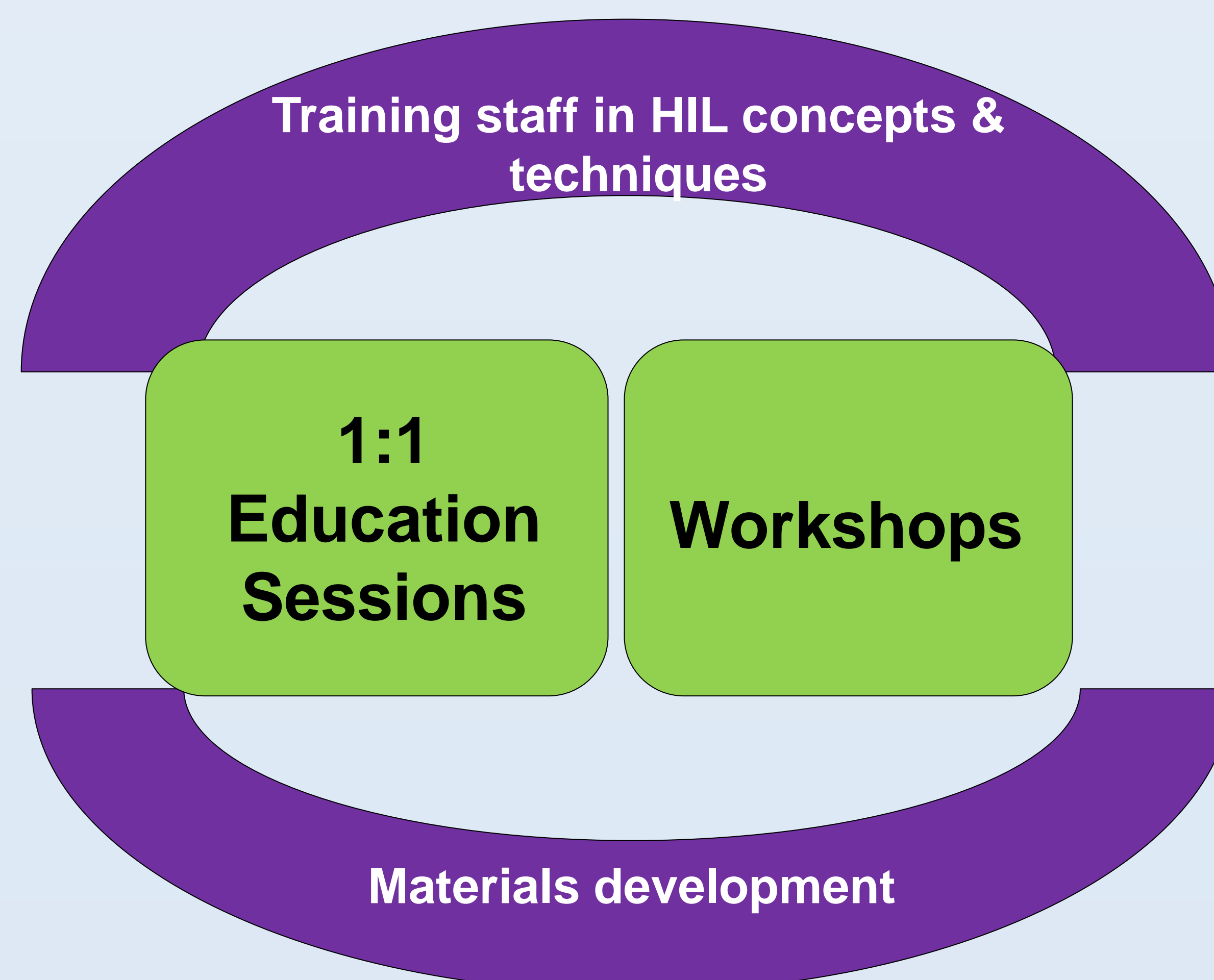
➤ Conduct Outreach Activities

➤ 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

◆ 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

◆ Acknowledgements

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