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

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

- 1:1 Education Sessions
- Workshops

♦ Challenges

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

♦ 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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