Methods to Increase Health Insurance Literacy Among Consumers and Health Educators

Project Goal

Provide guidance and tools to help consumers make sound choices about health coverage and care.

- We aim to increase consumer:
  - Awareness of information to support healthcare decisions
  - Interest in understanding healthcare quality and costs
  - Ability to make appropriate insurance plan, provider, and healthcare selections

How-to Sheets

Consumers need educational resources to help navigate our complex healthcare system.

- To encourage action, we use:
  - Targeted materials that have a clear purpose and only focus on 1-3 key messages at a time
  - Action steps to inspire confidence in moving forward
  - Relevant images to support the messages
  - White space and large fonts
  - Contact information on where to receive help
- Plain language is not enough!

Impact on Consumers

In three regions of Wisconsin, we engaged a variety of agencies to pilot test the materials with their clients and collect surveys.

- Enrollment Assistors
- Health Plans
- Clinic Staff
- Social Service and State Agencies

Increases in consumer knowledge:

<table>
<thead>
<tr>
<th></th>
<th>Total participants: 300 pre-test</th>
<th>237 post-test</th>
</tr>
</thead>
<tbody>
<tr>
<td>Awareness of information</td>
<td>30%</td>
<td>46%</td>
</tr>
<tr>
<td>Ability to make plan</td>
<td>44%</td>
<td>54%</td>
</tr>
<tr>
<td>Knowledge of payment options</td>
<td>55%</td>
<td>67%</td>
</tr>
</tbody>
</table>

Over 20 consumer-tested how-to sheets that explain healthcare

www.coveringwi.org

Training Health Educators

Professionals trained by Covering Wisconsin staff on the how-to sheets are more confident in explaining healthcare topics than those who haven’t received training.

Effectiveness of training

<table>
<thead>
<tr>
<th>How-to sheet</th>
<th>Increased confidence explaining topics after training</th>
</tr>
</thead>
<tbody>
<tr>
<td>Selecting a Plan</td>
<td>+14%</td>
</tr>
<tr>
<td>Paying for Health Insurance</td>
<td>+15%</td>
</tr>
<tr>
<td>Renewing Health Insurance</td>
<td>+16%</td>
</tr>
<tr>
<td>Understanding Terms</td>
<td>+17%</td>
</tr>
<tr>
<td>Understanding Networks</td>
<td>+18%</td>
</tr>
<tr>
<td>Choosing a Provider</td>
<td>+19%</td>
</tr>
<tr>
<td>Using Health Insurance</td>
<td>+20%</td>
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</tbody>
</table>

Health educators who work with consumers benefit from:

- Finding teachable moments and meeting consumers “where they are” in that moment
- Guidance on how to use literacy materials

Contact

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