IOM Roundtable on Health Literacy:

How the Blue Cross Blue Shield System Factors Health Literacy into Prevention Programs

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The Blue Cross and Blue Shield System...A Collective Perspective

- 39 independent and locally operated Blue Cross and Blue Shield (BCBS) companies and BCBS Association comprise the BCBS System, nation’s oldest and largest family of health benefit companies
- BCBS system provides healthcare coverage for over 100 million people—one-third of all Americans—in all 50 states, District of Columbia and Puerto Rico
- BCBS companies have over 1.8 million beneficiaries in Medicare Advantage plans and provide prescription drug coverage to over 1.7 million members
- Nationwide over 90% of hospitals and over 80% of physicians contract directly with BCBS companies
- BCBS system’s Federal Employee Program (FEP) has 4.9 million federal government employees, dependents and retirees
The Pathway to Covering America...

- Encourage Research on What Works:
  - We must be committed to ensuring members have access to the right care at the right time and that they are able to understand and act on the information

- Change Incentives to Promote Better Care

- Empower Consumers and Providers
  - We must give consumers the information and tools they need to make informed decisions in a manner that they can understand

- Promote Health and Wellness
  - We must continue to develop programs that help patients manage chronic conditions

- Foster Public-Private Solutions
  - To ensure every one has health information they can understand
The BCBS Florida Commitment

- BCBS is committed to improving the quality, accessibility and efficiency of health care for all Floridians and communicating to a diverse population is critical to achieving this goal.

- BCBSF corporate mission compels it to find real, meaningful solutions to some of the most critical social issues that face the state and health literacy is key.

- By investing in local communities, the company is able to translate its mission into action to address health literacy issues and provide vital assistance to those in need.

- Driven by corporate values, the company’s community investments also promote innovative, collaborative approaches to issues, enhance diversity and multicultural awareness, and demonstrate positive, measurable impacts on the health and wellbeing of all Floridians.
The Unique Florida Demographics

- Number one market largest senior population in the Nation
- Second largest African American population in the Nation
- Third largest Hispanics population in the Nation
- Third largest Jewish population in the Nation
- Two of the largest GLBT populations in the Nation
- Studies tend to show inadequate health literacy impacts:
  - The elderly
  - Non-English speaking populations
  - Underserved and uninsured
Health Literacy: A Strategic Focus
Areas for Corporate Community Investments

• Access to Quality Health Services for Uninsured and Underserved
• The Nursing Shortage
• Family and Health Literacy
  - Those who are more literate are more likely to have health screenings, follow medical regimens and seek help in the course of a disease
  - Children who learn to read by the time they start school are more likely to excel at academics and attain a higher standard of living
  - Company is committed to improving literacy skill by focusing our community investments on family and health literacy programs

• Wellness and Prevention
Impact of Health Literacy

• More than 90 million people (47% of pop) in US have difficulty reading
• Approximately 40-44 million in the US are functionally illiterate
• Average reading skill for adults in US is between the 8th and 9th grade level
• Problem: Majority of consumer health care material are written at a 10th grade or above level
• Estimated Costs between $30-$73 billion (1998)
Impact of Low Literacy Level

- Members more likely to have higher hospital visits
- More likely to have difficulty accessing care
- Longer inpatient hospital stays
- Fewer doctor visits for preventive services
- More medication and treatment errors
- Utilize higher number of hospital resources
- Higher annual health care cost
- Less likely to comply with treatment and self-care regimens
Business Case for Health Literacy Integration in Prevention Programs for Members:

- Reinforces positive health practices
- Motivation incentive change behavior
- Happier, healthier behavior rewarded
- Improve compliance with medications and satisfaction with overall healthcare
- Increased awareness of lifestyle health risks
- Demonstrate value of health benefits
- Better outcomes overall for those who understand the health information provided to them
Business Case for Health Literacy Integration for Health Plans

- Improve satisfaction, retention
- Decrease absenteeism, enhanced presenteeism
- Long term savings
- Early risk satisfaction, targeted outreach
- Knowledge used to target interventions
- Healthier members with better overall health outcomes and lower overall medical cost
Care Philosophy
Deliver superior total value using an integrated approach

Lower Cost
Lower Risk

Broad Access To Care

Engagement, Support & management

Quality & Satisfaction

MEMBER
BCBSF Care Philosophy

• Our Healthy Case Philosophy is simple but proven and effective and Health Literacy is key
• We delivery superior total value using an integrated approach ensuring everyone understands the importance of Health Literacy
• We lower cost and risk factors that drive cost
• We deliver broader access to right care, at right price, at right time
• We engage and support our members helping them manage their conditions using personal caring solutions and this creates higher quality outcomes and superior satisfaction
Care Strategy
Programs + Processes + People = Performance

1. Assessment & Identification
2. Engagement & Management
3. Management & Measurement
4. Results & Outcomes

- Medical Economics, Informatics, Reporting
- Health Risk Assessments, Personalized Care Pathways
- Local Care Coordination, Case Management
- Disease Management, Health Coaching
- Care Advocacy and Navigation
- Worksite Wellness, Workforce Productivity
- Employee and Organizational Engagement
Care and Wellness Programs Focusing on Health Literacy

- Bilingual
- Better You From Blue
- Care advocacy and navigation
- Chronic condition management
- Diabetes (target African Americans/Hispanics)
- Flu and Pneumonia vaccinations
- Health Dialog
- My Active Rewards
- Wellness and Prevention
Personalized Care Pathways
Making Health Risk Assessments Actionable!

Profile:
- Tim, 14
- Fanconi Anemia

Problem:
- Bone Marrow
- Cost, Risk

Result:
- Centers of Excellence
- Education, Support
- Savings, Success

Profile:
- Ellen, 49
- Health

Problem:
- High blood pressure
- High cholesterol

Result:
- Physician appt.
- Enrolled in program
- Improved health

Profile:
- Pamela, 52
- Fit, Healthy

Problem:
- Save money
- Stay healthy

Result:
- Health club discount
- Health coach, plan
- Maintained health
Care Advocacy & Navigation
Helping People Make Informed Decisions

**CARE ADVOCACY**
- Clinical Support
- Care Referrals
- Pre-Surgical
- Consultations

**SOCIAL & COMMUNITY ADVOCACY**
- Social Support
- Community Resources
- Financial Assistance

**FINANCIAL ADVOCACY**
- Service Support
- Use Benefits Wisely
- Choose Right Provider
Blue Health Care Community
Advancing the health and well being of our customers in their local communities
Impacting Prevention and Wellness: Better You From Blue

- Better You From Blue nurses assigned for health promotion
- HRA with immediate individual member results
- Health coaching to review member results and target community to improve health
- Health Dialogue
- Identify high risk members for immediate medical attention
- Referral of high risk members to care program
- Follow-up assessment, activities
- Targeted health literacy in marketing materials, health fairs, lunch-n-learn program
Next Steps: Regional Lifestyle Management Process

- Early member identification, pre-disease phase
- Specialized education for members based on high risk needs, language, ethnicity
- Helping to prevent disease onset, progression
- Promoting healthy lifestyles, behavioral change
- Overcoming racial and ethnic barriers to accessing quality care
- Reducing medical cost association with an array of diseases
- Members receive direct assessments, goals, plan, schedule, follow-up
- High risk members are referred to appropriate care resources
Key to Effective Prevention and Wellness Process Involve Focusing on Health Literacy

- Patient involvement
- Self Management
- Behavior changes
- Psychological support
- Patient participation at all levels
- Verbal communication that creates an environment of trust with health coaches “Better You from Blue” worksite wellness
Health Literacy Integration into Prevention Information

Teach everyone they can help by:
- Asking questions before you educate, do not interrupt
- Speak clearly and slowly - show respect and care
- Use common everyday words
- Use short sentences, pausing every 60 seconds
- Be jargon free - explain necessary medical terms and do not assume they understand
- Encourage patient to take a health partner to every health encounter
- Ask me three questions at every health encounter
Policy Proposals

- Improve literacy rates
  - Improving literacy rates among children may be the most effective course in solving the problem in the long term
- Research and measurement of effectiveness of efforts to address health literacy
- Incorporate health literacy efforts into efforts to address health care disparities
  - Consumer education
  - Cultural competence
  - Use of materials that are most user-friendly for adults with inadequate literacy skills
- Education of health professional
  - Train health professionals to be aware of and assess health literacy issues
Health Dialog Care Programs

• Helps members communicate more effectively with their health care provider in order to better manage their health and make informed health decisions

• Health coaches 24 hours a day, 7 days a week

• Educational material in various formats, including video

• 470 pre-recorded messages on various health care topics that can be accessed by phone 24 hours a day

• The Dialog Center, a website providing health content and support tools for education and decision support
Hispanic Obesity Prevention and Education (H.O.P.E.)

- BCBSF is supporting the HOPE Project through Dr. Tango
- Dr. Tango has partnered with the Florida Department of Health to administer the Hispanic Obesity Prevention and Education (HOPE) program
- The unique statewide program aims to increase physical activity and beneficial nutrition and promote healthy lifestyles for Hispanics in Florida
- The ultimate goal of this program is to increase quality of life and reduce or eliminate chronic diseases and disabilities linked to obesity among Hispanics
- Key components of HOPE include:
  - A bilingual web site
  - A statewide awareness and media campaign
  - Free (online & offline) personalized nutrition, fitness and health evaluations/programs
  - Free bilingual and interactive exercise DVDs
  - Access to bilingual lifestyle counselors
Employee Health and Wellness
True Area of Excellence for BCBSF

- Health Risk Assessments, Screenings
- Worksite Wellness, Health Fairs
- Campaigns, Education, Incentives
- Individual Counseling, Coaching
- Targeted Interventions
- Dedicated Wellness Teams
- Measurement, Reporting
Decision Support Tools & Resources
Helps members make more informed health care decisions

- MyBlueService
- Personal Health Records
- Symptom Checkers
- Health Care Advisors
- Health Coaching
- Care Compare
- Calculators
Creating a Wellness Culture
Customized Health and Wellness Plans for Your Company

<table>
<thead>
<tr>
<th>JANUARY</th>
<th>Cervical &amp; prostate Cancer, Smoking Cessation, Wellness Benefit plan education</th>
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<tr>
<td>FEBRUARY</td>
<td>Heart Month, Healthy Weight</td>
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<tr>
<td>MARCH</td>
<td>Colorectal Screening &amp; National Nutrition, Patient Safety Awareness</td>
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<td>APRIL</td>
<td>Take your PHA</td>
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<td>MAY</td>
<td>National High blood Pressure, National Physical Fitness &amp; Sports</td>
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<td>JUNE</td>
<td>Fireworks Safety, National Home Safety, Wellness Benefit plan education</td>
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<td>JULY</td>
<td>UV Safety, Eye Health Injury Prevention, Smoking Cessation</td>
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<td>AUGUST</td>
<td>National immunization Awareness, Sport’s Safety</td>
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<td>SEPTEMBER</td>
<td>Cholesterol Education, Breast Cancer &amp; Prostate Cancer</td>
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<td>OCTOBER</td>
<td>Breast Cancer Screening &amp; Flu shots</td>
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<td>NOVEMBER</td>
<td>American Diabetes, Great American Smoke-out (Stop Smoking), Care for Your Back</td>
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<tr>
<td>DECEMBER</td>
<td>Stress Management, Safe Toys &amp; Gifts, Drinking/Driving during holidays</td>
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Engaging Organizations and Employees
Personalized, Targeted, Multi-Media Health Campaigns, Education

- web
- TV
- direct
- DVDs
- face-to-face
- webinars
- Point-of-Care
- meetings
- incentives
- Health Fairs
- emails
- posters
- education

Employer
Employee
Retail and Onsite Health Care Solutions
New Options for Delivering Care and Wellness Services

• Florida Blue Retail Centers
• Employee Worksite Clinics
• Market-leading, next generation
• Health and productivity management
• Shift from illness to wellness focus
• Enhance human performance
• Consumer-centered focus
• Caring for people in new places
• Friendly, convenient
• New choices, expanded hours
Care & Wellness Program Awards
Industry Experts giving favorable reviews

- Most Effective Disease Management Program
- Leadership Award for Emerging Health Needs
- Certification by Disease Management Purchasing Consortium
- #1 in Health Information Technology
- Better You from Blue best-in-class wellness program
- Highest Member Satisfaction in 2008

Disease Management Association of America, 9th Annual Disease Management Leadership forum and Integrated Health Care Summit
Fall 2008 Health Industries Research Companies Health and Disease management Service
Health Literacy – South Dakota

To ensure that members have access to the highest-quality care available, Wellmark Blue Cross and Blue Shield of South Dakota:

- Helps fund programs that connect residents in rural area with specialists across the state
- Uses secure electronic platform to deliver telemedicine services, programs focus on improving the health through diabetes management, depression treatment and health literacy education
- Through grant to Horizon Health Care, Inc. implemented a diabetes and depression awareness and treatment program for underserved patient in rural communities
Health Literacy Activities – BCBS Minnesota

- Increase awareness of prevalence and impact of low health literacy with our members, providers, purchaser and employees
- Improve ability to clearly communicate with member
- Creating a culture where health literacy best practices become the way we do our work
- Annual Health literacy awareness campaigns
- Health literacy ambassadors trained in health literacy best practices
- Health literacy recommendations and resources tool for providers
- Community Engagement - Minnesota Health Literacy Partnership involving health plans, medical groups, care systems, literacy groups and community partners
- Corporate strategy includes health literacy as key component to reducing health inequities
Health Literacy – New Jersey

• Horizon Blue Cross and Blue Shield of New Jersey recognized the health and economic implications that accompany limited literacy skills

• Through a multi-year program with the Boys and Girls Club in New Jersey, teen mentors read health-related books with young children to instill healthy habits at an early age

• Results - 62% participating children increased their standardize reading test scores and 65% demonstrated greater knowledge about healthy lifestyle choices and nutrition
Health Literacy Programs at Highmark…What is Highmark doing to address health literacy?

• Provider Communication- Newsletter articles, forums and website info on health literacy
• Member Communication – Language access for members with limited English proficiency
  - Language line with availability of an interpreter – 94% of calls are Spanish, followed by Mandarin Chinese and Russian
  - Formulary available in Spanish
  - Vendor customer service and linguistic teams
  - Custom questions on CAPHS survey related to health literacy
  - Member newsletter articles on health literacy awareness and interpretation assistance
• Health Care Disparity/Culturally and Linguistically Appropriate Services Committee
  - Discuss initiatives to address health disparities, cultural linguistic and health literacy issues
AHIP Health Literacy Task Force

• Highmark is one of eight national plans that participated in AHIP’s Health Literacy Task Force Pilot in June 2009 to assess health literacy across the spectrum of health plan communications:
  - Printed member information
  - Web navigation
  - Members services/verbal communication
  - Forms
  - Nurse call lines
  - Member case/disease management

• Results being analyzed for actionable items
Thank you

Questions?

www.bcbsfl.com