The Importance of Health Literacy in Health Insurance Reform

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Note: The statements expressed here are those of the author and do not necessarily reflect the views or policies of CMS
CMS Perspective

• Actively participated in development of the Action Plan for Health Literacy

• Recently developed and disseminated a toolkit for helping to make written materials useful and understandable – a plain language and consumer-focused design orientation (http://cms.hhs.gov/WrittenMaterialsToolkit)

• Social marketing supported by rigorous consumer testing plays a key role in achieving both health literacy and Affordable Care Act goals
Background

- Health reform brings changes for health insurance options of consumers and businesses, but needed understanding and knowledge is low

- Effective communication of options and benefits is essential for successful Exchanges

- Attention to health literacy is a key aspect of effective health insurance communications
Health Literacy Framework

- Motivation
  - Attitudes/Perceptions
- Skills/Abilities
- Demands/Complexity

Health Literacy
Relevance of Health Literacy

- Supporting informed consumer decision-making
- Encouraging use of decision tools
- Standardization of insurance plan information
- Improving outreach to diverse, low literacy consumers
- Improving consumer-navigator communication
- Understanding eligibility for and operation of subsidized coverage
Social Marketing Supports Health Literacy and Health Insurance Exchange Goals

- Understand target audience – health literacy, culture, language, attitudes, perceptions, “consumer reality”
- Identify barriers
- Use plain language and consumer-centered design
- Test materials and messages
- Develop campaigns
- Evaluate behavioral impact
- Refine and repeat process
What Can Improved Health Literacy Do?

- Help build an accountable health care system
- Support better consumer decision-making
- Help reduce avoidable costs
- Produce better outcomes
- Result in better health outcomes and improved quality of life for those we serve
Feelings About Being Uninsured

We Heard:

• Fear/worry – of unanticipated illness/accident (uninsured), of losing coverage (insured), of not being able to attract/retain employees or afford coverage (employers)

Implications:

• Value of coverage is peace of mind, security. Interest in affordable coverage is high.
Expectations & Questions

We Heard:

• Hopeful, but skeptical. Who determines affordability? How will this affect me? What will it cover? Will I understand what I’m getting?

Implications:

• Must set reasonable expectations, provide basic information to consumers with little or no experience with health insurance. Use clear plain language not jargon
Credible Information Sources

We Heard:

• Government sites are trustworthy, but not easy to understand or use. Social networks and community sources provide support to allay fears about biased or inaccurate information

Implications:

• Opportunity exits to exceed expectations – this site can help consumers make more confident decisions, but must avoid traps of jargon, overly detailed content, and bias
Generating Interest and Motivating Consumers

We Heard:

• Personally-relevant, affordable, timely, clarification of potential sources of confusion – e.g., concern that this will just push government-run insurance.

Implications:

• Stress tailoring of factual and authoritative information to individual, “clearinghouse” for both public and private plans. Emphasize what can be done now to improve affordability.
What Makes a Good Web Experience?

We Heard:

• It meets my needs, it’s intuitive, easy to navigate, simple, easy to search, flexible, credible, up-to-date, accurate.

Implications:

• Consumers have clear expectations for web experiences and will leave a site that does not measure up.
Words & Tone

We Heard:

• Coverage has more appeal than insurance. Words to repeat – affordable, peace of mind/security, options, choices, “your needs,” insurance marketplace. Avoid – jargon (e.g., high risk pools, federal poverty level, exchanges) and slick “feel good” marketing style language. Penalty is a concern for many.

Implications:

• Be positive and factual, transparent, explain negatives.
Phase II: Comparing Options

### Comparing Private Insurance Plans

<table>
<thead>
<tr>
<th>Plan Details</th>
<th><strong>$2,500 Deductible Blue Preferred Plan (BPP)</strong></th>
<th><strong>Golden Seal Insurance Plan (PSI)</strong></th>
<th><strong>Major Insurance Company Plan (MIC)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly Premium Estimate</strong></td>
<td>Premium starts at $120 monthly</td>
<td>Premium starts at $140 monthly</td>
<td>Premium starts at $160 monthly</td>
</tr>
<tr>
<td><strong>How accurate is this estimate?</strong></td>
<td>66% of the total cost is covered</td>
<td>63% of the total cost is covered</td>
<td>60% of the total cost is covered</td>
</tr>
<tr>
<td><strong>Out-of-Pocket</strong></td>
<td>$0</td>
<td>$300</td>
<td>$500</td>
</tr>
<tr>
<td><strong>Does out-of-pocket limit include deductible?</strong></td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Coverage Limits</strong></td>
<td>Standard: Check the plan. Sometimes there is a limit on the number of people covered.</td>
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<td>Standard: Check the plan. Sometimes there is a limit on the number of people covered.</td>
</tr>
</tbody>
</table>

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**Summary of Cost & Coverage**

- **Key Features**
  - **Monthly Premium Estimate**
  - **How accurate is this estimate?**
  - **Out-of-Pocket**
  - **Does out-of-pocket limit include deductible?**
  - **Coverage Limits**

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*Image showing insurance options and details.*
Phase II: Metrics and Monitoring

WEEKLY REPORT as of August 30, 2010 12:00am

TRAFFIC OVERVIEW FOR WWW.HEALTHCARE.GOV

Visits: 1,298,766
Views: 4,091,848
Average views per visit: 3.25
Average time on site: 0.642
Site bounce rate: 45.39%

Traffic by directory:

TOP CONTENT FOR WWW.HEALTHCARE.GOV

Most Viewed Pages:

HealthCare.gov (Home Page): 70,962, 3,240,754
The Affordable Care Act: Overview: 13,409, 1,969,027
New Pre-Existing Condition Insurance Plan (PCIP): 14,697, 202,760
What's Changing and When: 11,916, 184,233
Stay Connected with Healthcare.gov: Widgets and Badges: 9,450, 33,320

Top Entry Pages:

HealthCare.gov (Home Page): 19,283, 3,604,974
Stay Connected with Healthcare.gov: Widgets and Badges: 9,842, 8,108
The Affordable Care Act: Overview: 8,026, 93,770
New Pre-Existing Condition Insurance Plan (PCIP): 1,694, 33,283
What's Changing and When: 1,315, 33,431

Key Sections:

Blog: 9,484, 18,774
Glossary: 2,683, 23,724
Information for You: 58,020, 779,152
PCIP: 200, 289,342
Timeline: 12,050, 188,213

USER FEEDBACK ON WWW.HEALTHCARE.GOV

Votes for Yes: 16,233, 3.03%
Votes for No: 9,992, 4.27%
Number of Comments: 6,367, 3.57%
Conversion Rate: 0.43%, 4.46%
Completion Rate: 32.43%, 0.15%
Phase II: Metrics and Monitoring
Next Steps: Improving Consumer Understanding

This tool is intended to help you learn what private insurance plans are available to you and what they offer. LEARN MORE.

1. Get personalized information
2. Find available insurance plans
3. Understand what benefits are included
4. Compare plans to each other

Learn What’s Changing?: You can also find information on how these things will be changing over the next few years.
Next Steps: Improving Consumer Understanding

There are many plans available, but they are all different. It’s important to look for the plan that gives you the best protection, not just the best monthly premium.
# Model for Website Assessment

## Methodology

<table>
<thead>
<tr>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Appearance</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• The pages have the right amount of color (Q9A)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• It is easy to read the pages on the site (Q9B)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• The pages on this site look good (Q9C)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• The amount of text and graphics on each page is well balanced (Q9D)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Performance</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• New pages are displayed quickly (Q7A)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• When I search for something I get results quickly (Q7B)</td>
<td></td>
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</tr>
<tr>
<td>• When I click a link it takes me to the right place (Q7C)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• The site is always available when I visit (Q7D)</td>
<td></td>
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<td></td>
</tr>
<tr>
<td><strong>Site Content</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Up to date information (Q6A)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Trust information (Q6C)</td>
<td></td>
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</tr>
<tr>
<td>• Site is thorough (Q6D)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Useful information (Q6E)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Interactivity</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Entering information is easy (Q8A)</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>• It is easy to personalize the results to get the information I need (Q8B)</td>
<td></td>
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</tr>
<tr>
<td>• It is easy for me to see the types of web site information that is available (Q8C)</td>
<td></td>
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</tr>
<tr>
<td>• It is easy to compare the policies that I selected (Q8E)</td>
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</tr>
<tr>
<td><strong>Navigability</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Information was easy to find (Q10A)</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>• The buttons and links were organized in a way that made sense to me (Q10B)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Information was organized in a way that made sense to me (Q10C)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Number of steps/clicks to get where I wanted was acceptable (Q10D)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Search</strong></td>
<td></td>
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</tr>
<tr>
<td>• The search results were relevant to what I was looking for (Q11A)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• The search results were well organized (Q11B)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• The search feature helped find what I wanted (Q11C)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• The search results were what I expected (Q11D)</td>
<td></td>
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</tbody>
</table>

## Site Success: Accomplish
- I was able to accomplish what I wanted to on this website (Q4D)
- I was able to find information I was looking for (Q4E)

## Site Success: Understand
- I understand the information that I find on this site (Q6B)
- It is easy to understand the information that is being compared (Q8D)

## Overall Impression
- Overall usefulness of the website (Q3)
- *My experiences with the website have been good (Q4A)
- The web site meets expectations (Q4B)

## Recommend/Return
- If I need more information or have more questions I would return to the website (Q5A)
- I would recommend the website to someone else (Q5B)
The work of this roundtable will continue to improve the ability of consumers to navigate the evolving healthcare system, make better decisions, and find appropriate and affordable health care coverage.
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