Discussion Topics

- Trust and the System
- The Case for Change
- Our Approach
- Case Study Examples
- The Case for the Consumer
Importance of Trust

When Trust is earned and established we unlock the potential of technology to enable a more human experience.

TRUST EQUATION
CREDIBILITY + RELIABILITY + INTIMACY
ORIENTATION TO CONSUMER

The Complexity Continues to Increase
The Value of Intervention

- More than **90 million adults have low health literacy**, or difficulty understanding and using their health information.

- Low rates of health literacy are **linked to poor health outcomes**, including higher rates of re-hospitalization and lower adherence to treatment recommendations.

- Regulators had recognized the impact of Health Literacy, including:
  - Low health literacy accounts for approximately **$240 billion per year in societal costs**

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$240$ Billion $\times$ 14% of the US population is insured by UnitedHealthcare. $\Rightarrow$ **$34$ Billion** of potential value which could be used more effectively to improve the health system.
UnitedHealth Group internal research estimated that transforming a low health literate community to higher literacy affects medical costs, including:

- ED visits dropped 10%,
- Hospitalizations by 18%

(Simon and Rush, 2014)
Inputs & Outputs of Health Literacy

**Health Literacy**
- Race/Ethnicity
- Education
- Age
- Occupation
- Income
- Culture
- Language
- Vision
- Hearing
- Memory

**Access and Utilization of Health Care**
- Patient’s Self Efficacy
- System Complexity

**Provider Patient Interaction**
- Patient Participation in Decision Making
- Provider’s Teaching ability & Patient-centered care

**Self Care**
- Member’s Motivation
- HC System’s Education & Support Technology

Paasche - Orlow and Wolf
Consumer and Their Journey

**Prospecting**
- Awareness
- Education
- Lead Generation
- Decision Support
- Enrollment

**Engagement**
- Healthy Behavior
- Offers & Incentives
- Products & Programs

**On-Boarding**
- Registration
- Orientation
- Preferences

**Services**
- Providers / Hospitals
- Drugs
- Claims
- Costs

**Ongoing Conversations, Messages and Instructions**
- Conversations
- Digital
- Written Communication
Building a Case for Intervention

Contrasting patients who lack information about their health with those who feel very well informed, there is a jump from 55% to 83% in the number who report involvement in their healthcare decisions.

As patients move from less informed to more informed about their health, the proportion who feel very confident in their ability to make healthcare decisions increases from 44% to nearly 7 in 10.

As patient health literacy moves from low to high, predictions show an 18% drop in poor mental health days.

Blue Shield of CA, 2012
Advancing the Health Literacy Cause

Simple
Accessible
Understandable
Actionable

Areas of Focus
• Readability and relevancy
• Clarity on actions
• Tone and personalization
• Simplicity in messaging
• Change burdensome processes
• Minimize anxiety
• When conversations occur – start with listening
Continuance of Purposeful Actions

Health literacy *best practices & standards are built into every touchpoint and program* across all business lines and functional areas.

- Top-down commitment to a **new communication culture**
- All employees receive **required training**; Health Literacy is everyone’s responsibility.
- **Tools and resources** accessible via Website, including JPC Glossary, Bluebook, Writers’ Guidelines, a scoring methodology along with access to skilled contacts.
- **Proactive rewriting of all communications**; ~3K required templates; impacting 100M+ consumer touch points.
  - YTD 2017 - 690 have been reworked with 44 being eliminated as un-needed ($271K savings)
- Institution of a **Center of Excellence** with professionally trained writers to support functional teams.
- Service agents are trained in **Spoken Word** Health Literacy and Positivity changing the way we converse with consumers - clear, personal, compassionate, listening and guiding, etc.
- Introduction of **Financial Literacy** practices are helping consumers understand cost impacts and benefit options, including proactive alerts and personalized videos
- Communication **Preferences** help address personal situations; e.g., large print, alternate languages
Glossary – 12,300 Terms and Counting

WHAT TERMS ARE CONSUMERS SEARCHING FOR?

Problem:
Consumers struggle to understand and use health insurance.

This can take a toll on consumers' health and financial well-being.

There are also cost implications for health plans and the nation.

Solution:
UnitedHealth Group created the Just Plain Clear® Glossary in 3 languages:
English | Spanish | Portuguese

STUDY PROCESS
1. Set 2016 search dates
2. Downloaded top 500 searched for terms
3. Performed preliminary content analysis
4. Expanded number of content categories

JUST PLAIN CLEAR Glossary

GLOSSARY VISITS
2016 142,540
2015 68,566
2014 22,620
2013 8,100

10,000 ENTRIES

PEOPLE SEARCHED ACCORDING TO THESE 3 CATEGORIES

50% Health terms
47% health insurance terms
3% general terms

HEALTH CARE TERM SEARCHES

4% Behavioral
9% Vision/Dental
1% Physical
22% Pharmacy
41% Physicial

Top 12 health care searches:
CPAP
Sclerotherapy
Bariatric
Colonoscopy
Diabetes
Primary care provider
Adverse reaction
Therapy
Durable medical equipment
Formulary
Compounded drug

HEALTH INSURANCE TERM SEARCHES

10% Admin
5% Other

61% Cost & financial
25% Plan benefits
10% Admin

Top 10 health insurance searches:
1 of 10 overall
Deductible
Out of pocket
EOB
Admission

5 of 10 overall
Eligible
Coverage
Formulary

4 of 10 overall
Primary care provider

CONCLUSIONS
The most frequently searched for terms, overall, were health care terms. However, the most frequently searched for individual terms were cost and financial health insurance terms. This is consistent with research and may reflect the difficulty health care consumers have with these complex concepts.

The Just Plain Clear Glossary can be used by consumers, health care communicators, and educators. Its growing usage is evidence of its need and value.

JustPlainClear.com

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Dec 2012, State required we notify members about a preferred service when fulfilling HIV prescriptions.

Instructions: send to every household regardless if HIV diagnosis, use the wording as provided with your letterhead, signed by your CEO or Medical Director.

Our processes now include a health literacy control point.

A plain language explanation via cover letter, intro, web link to more info, helps the member understand, reducing burden and anxiety.

Helping state partners and regulators become aware of how content can impact our members.
UnitedHealthcare Medicare & Retirement is the largest health insurer of Americans over 50.

Often, overly complex health communications don’t provide information in a way that matches the skills and abilities of the readers. This mismatch impacts accessibility, quality and costs of care.

Internal research on Part D and Medicare Advantage members found clearer, more understandable communications helps reduce calls, thereby reducing operating expense.

Potential cost savings are estimated at $4 million dollars or more annually for Part D and Medicare Advantage populations.

<table>
<thead>
<tr>
<th></th>
<th>PART D PLAN</th>
<th>MEDICARE ADVANTAGE PLAN</th>
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</thead>
<tbody>
<tr>
<td>Informing you of changes regarding plan benefits and costs</td>
<td>93</td>
<td>72</td>
</tr>
<tr>
<td>Clarity of information about the plan’s costs</td>
<td>98</td>
<td>74</td>
</tr>
<tr>
<td>Clarity of information about the plan’s benefits</td>
<td>96</td>
<td>67</td>
</tr>
<tr>
<td>Understanding communications regarding plan’s formulary</td>
<td>95</td>
<td>79</td>
</tr>
<tr>
<td>Ease of understanding written materials</td>
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<td>74</td>
</tr>
<tr>
<td>Communications received regarding the Rx coverage gap</td>
<td>92</td>
<td>74</td>
</tr>
</tbody>
</table>

100 = Average call volume per member

Interpretation:
Medicare Advantage members who rate ‘communications received regarding Rx coverage gap’ as ‘Poor’ (0–4 ratings) place 2.4 times as many calls to customer service as those who provide ‘Excellent’ (9–10 ratings).

Indicates a significant difference between ‘Poor’ and ‘Excellent’ ratings with p-values < .05.
Health Literacy is a requisite for **empowered** and **engaged consumers**. Empowerment means helping people become **stronger and more confident** in controlling their health care.

**Health Literacy is the headway** to helping people take initiative, solve problems and make decisions so they can get the best care.

*I’m afraid* to ask my doctor questions, it’s intimidating.

*I’m so confused* about my benefits, what will it cost me to get this surgery?

*There is too much information, I feel powerless.*

*I’m struggling to understand* the care options my doctor gave me; maybe it’s best to just wait.

*My medication was denied, what should I do?*

**Simple   Clear   Relevant   Focused**

Engage and Empower through Personalized Connections and Support