

# Consumer-Friendly Health Insurance

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# How can consumer best be engaged?...

...to understand their coverage options and make the most of their benefits

Three different levels of engagement:

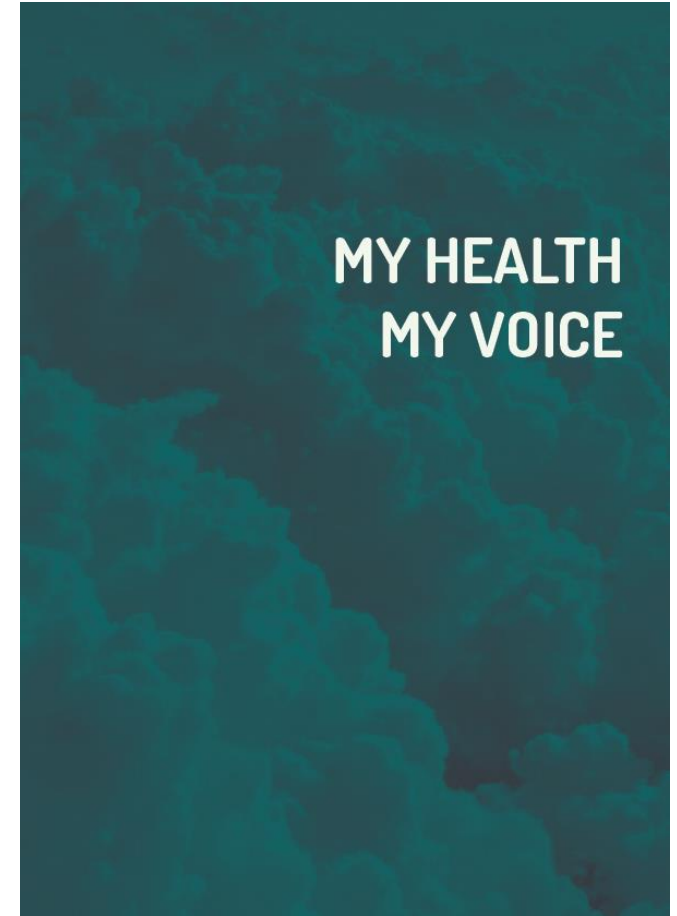
1. Individual/community
2. Health system
3. Policy

# 1. Individual and Community Level

- Many advocates report consumers are seeking assistance with health insurance literacy issues
  - Terminology, provider networks, benefits, etc.
- Challenges in overcoming health insurance literacy issues
  - Too much information and choice
  - Differences in what is important to insurer vs. consumer
- Recommendations from the field
  - Consumer assistance programs, interactive materials

# Helping newly-insured women use their coverage effectively

## My Health, My Voice – A project from Raising Women's Voices



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WOMEN'S  
VOICES**  
for the health care we need

# Our health insurance literacy goals for newly-insured women

1. Why you should start using your health insurance right away.
2. How to get started using your coverage:
  - What's on your insurance ID card?
  - How do you choose a doctor in your health plan?
  - What should you take with you to your first doctor's visit?
3. How to find out how much will it cost for an office visit, a test, an ER visit.
4. The value of preventive care.



# Our women's empowerment messages

- My health matters.
- I can envision a better, healthier me.
- I can work toward that “new me” by following a step-by-step path.
- I don't have to do it alone.
- Women can help each other take charge of our health!



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# MY HEALTH MY VOICE



How do I see myself  
as a better,  
healthier me?

What will be different?

Healthier Me

What has stopped  
me in the past?

What do I need to know?

Where do I go  
to learn more?

My Needs

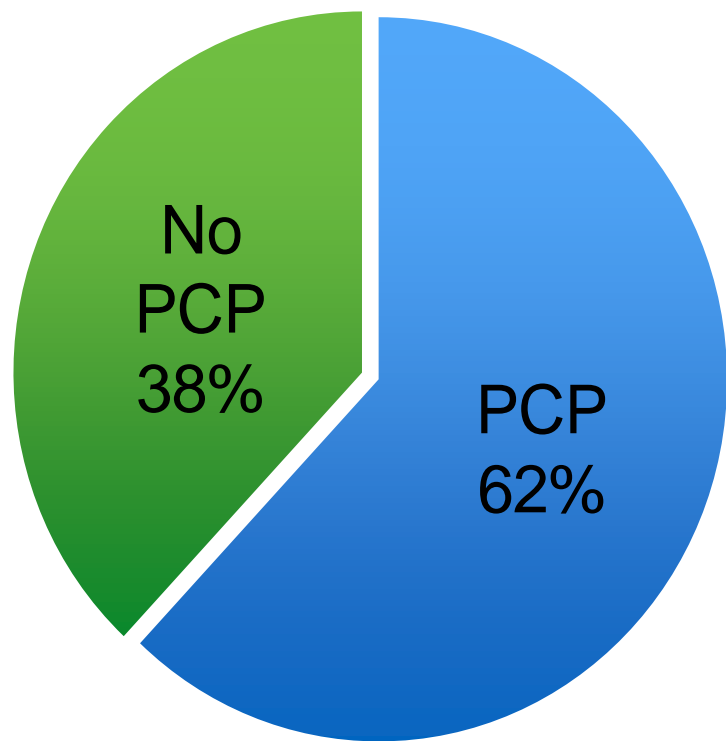
What help do I  
think I need?



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# Survey Results in Pennsylvania

## Getting Stuck without Primary Care



- Between June & July 2014, we surveyed 319 enrolled consumers
- Of 264 respondents, 38 percent had not picked a primary care physician
- Only 49 percent had used their insurance
- Only 19 percent understood their insurance





# Focus Groups in Pennsylvania

- In two focus groups to test the Proactive Patient guide, consistent messaging emerged:
    - Picking a doctor is the most important step
    - Tiers and affiliations are often confused with network
    - Fear of talking with the hospitals and insurance companies
    - Materials provided need to be simple and in plain language
- \*\*\* Consumers generally believe they made a mistake



# Next Steps in Pennsylvania

- Partnering with the Hospital Association of PA to educate billing departments about explaining insurance to consumers
- Policy calls and trainings to help community organizations understand tiers, affiliations and how to educate their consumers on insurance
- Developing a group of peer educators
- Low literacy materials working group to support consumers, providers and partner organizations



## 2. Health System Level

- Role of insurers
- Partnerships or structured feedback system between advocates, insurers and Marketplaces
- Incorporation of providers
- Consumer assistance programs

# 3. Policy Level

- Institutionalization of consumer assistance programs
  - Example from MA
- Structure of plan selection in the Marketplace
  - Too many choices leads to poor or no choices and less satisfaction with choices
- Transparency around benefits and provider networks

# Funder Roles

- Local training, outreach and education
- Constituency-specific focus
- Focus group and real time evaluation – advocate/academic partnership
- Advocate/Provider/Insurer Collaboration
- Consumer Assistance
- Policy Advocacy

# Thank You

