



Developing Health Insurance Literacy Interventions in an Urban African American Community: Process, Lessons Learned, and Future Directions

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- Presenter: **Baraka Muvuka**
- The following personal financial relationships with commercial interests relevant to this presentation existed during the past 12 months: **No relationships to disclose**

Agenda

A vertical diagram on the left side of the slide consists of four white circles connected by a thin red line. Each circle is positioned to the left of a horizontal bar of a different color. The top bar is red, the second is green, the third is purple, and the bottom is teal. The text for each item is written in white on its respective bar.

Background

Methods

Results

Recommendation and Actionable Outcomes

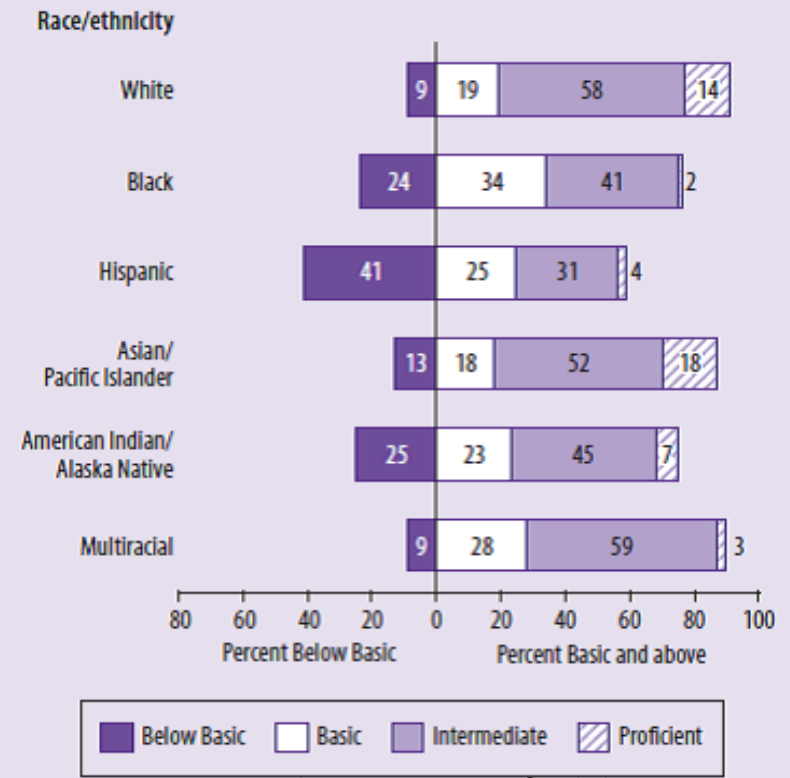


BACKGROUND

Health Literacy

“the degree to which an individual has the capacity to **obtain, communicate, process, and understand** basic health information and services needed to **make appropriate health decisions.**”¹

Figure 2-5. Percentage of adults in each health literacy level, by race/ethnicity: 2003



Source: 2003 National Assessment of Adult Literacy

Health Systems Literacy

HSL is a consumer's ability to understand the different levels of care and the different ways in which to access services, and to utilize this information to navigate the health care system.

Different types of care:

Your doctor, also called a Primary Care Physician (PCP)



Use for **routine care**, such as:

- Yearly checkups and screenings
- Flu shots
- Sickness or injury that's not an emergency

Retail health clinic, often at a pharmacy or store such as Walgreens, Walmart or CVS



Use when you have a **minor issue**, such as:

- Cough
- Sore throat
- Rash or hives

Urgent care center, often in larger towns or cities



Use when you need **urgent care** that's not an emergency but can't wait for a doctor appointment, such as:

- Minor broken bone or sprain
- Minor cut, burn or eye injury

Emergency Department (ED), also called an Emergency Room (ER)



Use when you need **emergency care**, such as:

- Trouble breathing
- Severe burn
- Injury to head, neck or spine
- Heavy bleeding
- Suicidal thoughts or actions

Source: Cover Missouri Coalition available at <http://covermissouri.org/about/>



Health Insurance Literacy

HIL refers to “an individual’s **knowledge, ability, and confidence** to **find and evaluate information** about health plans, **select the best plan** for their own (or their family’s) financial and health circumstances, and **use the plan** once enrolled.”²



Source: Florida Sports and Spinal Rehab, available at <http://www.sportsandspinalrehab.com/patient-education/>

Evolving Health Insurance Literacy Needs



ACA: 22.8 million newly insured from 2013-2015.^{2,3}

Trump administration proposing health care reforms⁴

HIL is critical in an evolving health care environment.⁵

Goals and Objectives

PROJECT GOALS

- Develop and pilot creative new health literacy interventions.
- Assist residents to navigate the health care system and utilize health coverage.

STUDY OBJECTIVE

- To understand the HIL and HSL experiences, needs, and preferences of residents of West Louisville, an urban, predominantly African American community

Why Health Literacy in West Louisville?

WL population: 64,555

WL's poverty rate: 39%
(Louisville: 16%)

WL Life expectancy: 7
years less than Louisville

WL uninsured rate:
21.9%(Pre-ACA); 16% (2015)



Source: Louisville Magazine



METHODS

Advisory Group

Health Literacy
and Education
Committee,
Board of Health

Academia

Public Health
practitioners

Social service
providers

Health insurance
companies

Health care
providers

Recruitment

➤ English-speaking adults
from 4 WL neighborhoods:

- Russel
- Parkland
- Shawnee
- California

JOIN US

How can we make
health insurance easier for you?

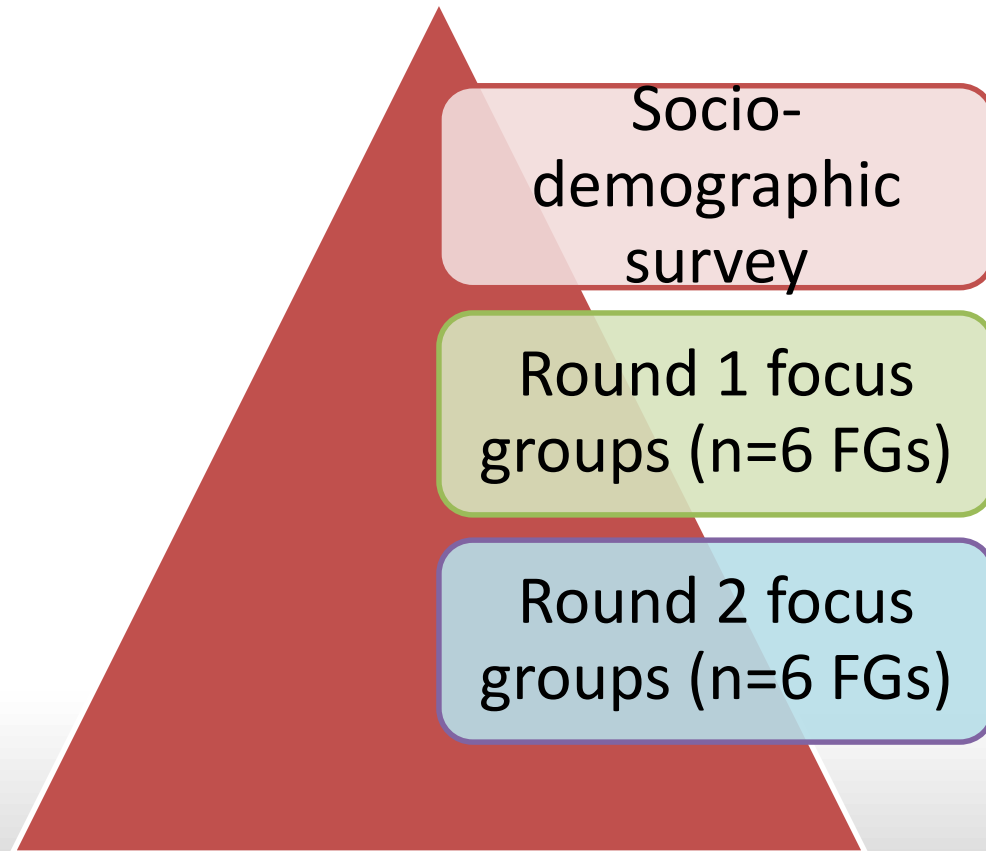
Do you live in Shawnee,
California, Russell, or Parkland?

**WE WANT TO HEAR
FROM YOU!**



Join us for a conversation about the recent changes to health insurance (Obamacare) and how people in West Louisville can get better information about how health insurance works.

Data collection



Analysis

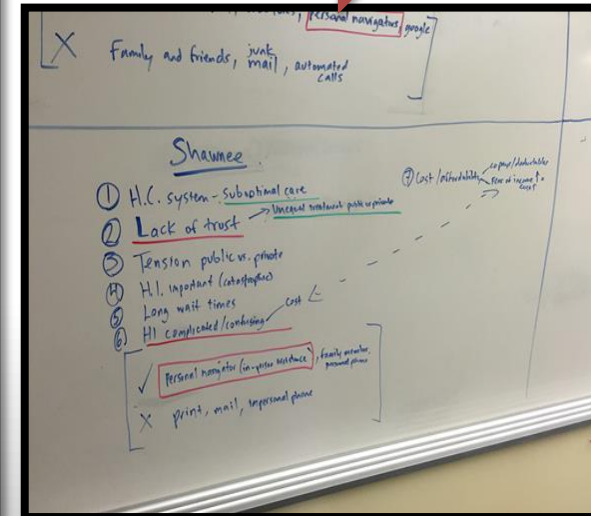
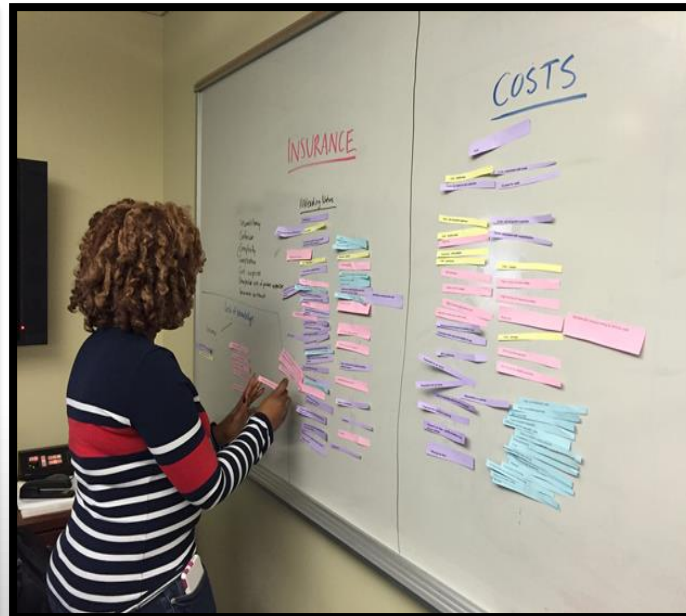
Open coding

Developed focused codes

Focused coding

Inter-rater reliability (95%)

Conceptual themes





RESULTS

Socio-Demographic Profile

Characteristics	Focus Group Rounds	
	Round 1	Round 2
Total participants N= 87	40	47
Mean age (St. Dev)	55.5 (18)	53.5 (18.5)
Mean income (St. Dev)	\$16,472 (SD:\$17,635)	\$17,547 (SD: \$15,093)
Have health insurance	92.5%	97.9%
Type of coverage *		
Medicaid	64.3%	43.1%
Medicare	29.7%	32.6%
Private	16.4%	14.1%
Other	2.3%	12.4%

* Respondents can have more than one type of health coverage; percentages do not add to 100.

Themes

Complexity of the
health insurance
system

Unknown and
unaffordable costs

Mistrust of the
health care
system

Difficulty finding
suitable providers

Disparities
between public
and private
insurance

Health insurance
information
delivery
preferences



Theme 6: Health insurance information delivery preferences

Health Information delivery preferences (Y=yes; N=no)	California	Russell	Shawnee	Parkland	Over 65s	Under 30s
Personal navigators or in person assistance	Y	Y	Y ¹	Y	Y	Y
Brochures (short)	Y	Y ²	-	Y	Y	Y
Handbooks (long)	N	-	-	-	N	N
Mail	N	-	N	N	-	-
Friends	-	Y	-	N	-	-
Family	N	Y	Y	N	-	-
Internet/google	Y	Y	-	Y	N	Y
Video tutorials	-	-	-	-	-	Y
Phone call to health insurance company	Y	N	-	Y	Y	N
Call centers and/or automated calls	N	N	N	N	N	N
Presentations	-	-	-	-	-	Y
Churches	-	Y	-	-	-	-

^[1] Phone call with named person

^[2] In health facilities

Proposed Model

IN PERSON ASSISTANCE (COMMUNITY HEALTH WORKER MODEL)

Neutral,
unbiased

Health insurance
and systems
knowledge

Community
knowledge and
cultural awareness

Good
interpersonal
skills

Time

Repurpose
Kynectors?

Recommendation

A health insurance personal navigator service staffed by professional, culturally competent community health workers with health insurance and systems expertise.

Actionable Outcomes

Report to the Health Literacy and Education Committee

Health literacy needs assessment added to Louisville Urban League's "It Starts With Me"

Survey of 12 organizations providing health system navigation services to WL residents.

Actionable Outcomes continued...

GIS mapping of WL to identify accessible locations for a potential intervention

Collaborated with Kentucky Voices for Health to conduct focus groups with South Louisville residents and assisters.

Proposed research output: a health literacy toolkit

Acknowledgements

- This study was funded by **KentuckyOne Health**
- We acknowledge the continuous support of our partners: the Health Literacy Advisory Group and the Health Literacy and Education Committee of the Board of Health, Louisville Metro Department of Public Health and Wellness.

Contact Information

For questions, please contact:

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Thank you!

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