



Health literacy and clear
communication to spread
awareness of [HealthCare.gov](https://www.healthcare.gov)

About your speaker



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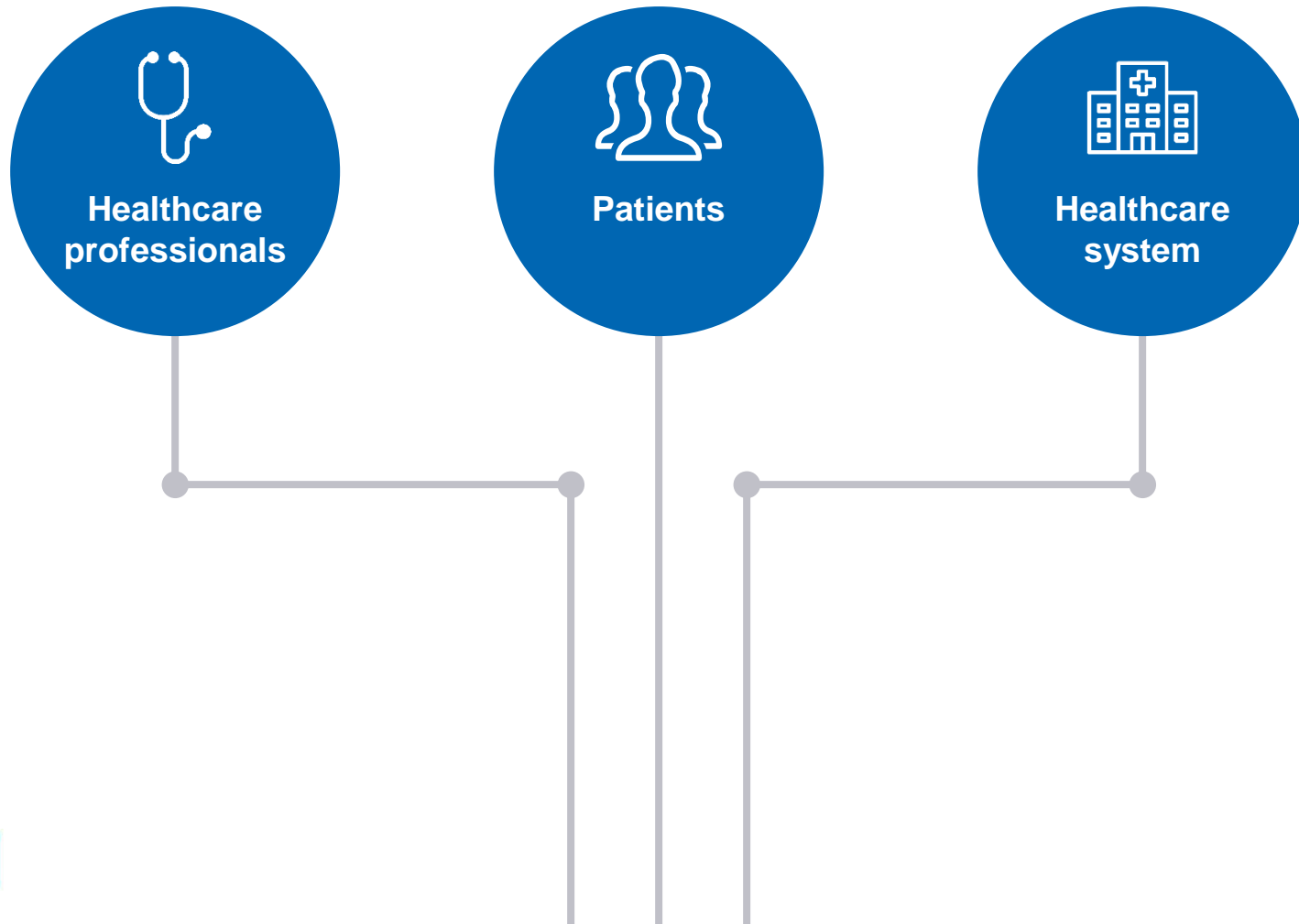
Assistant Director of Program Development

About Health Literacy Media



- Nonprofit communications organization founded in 2009
- Interdisciplinary team of thought leaders in health literacy
- Focus on helping partner organizations better communicate health and health insurance information

What is health literacy?



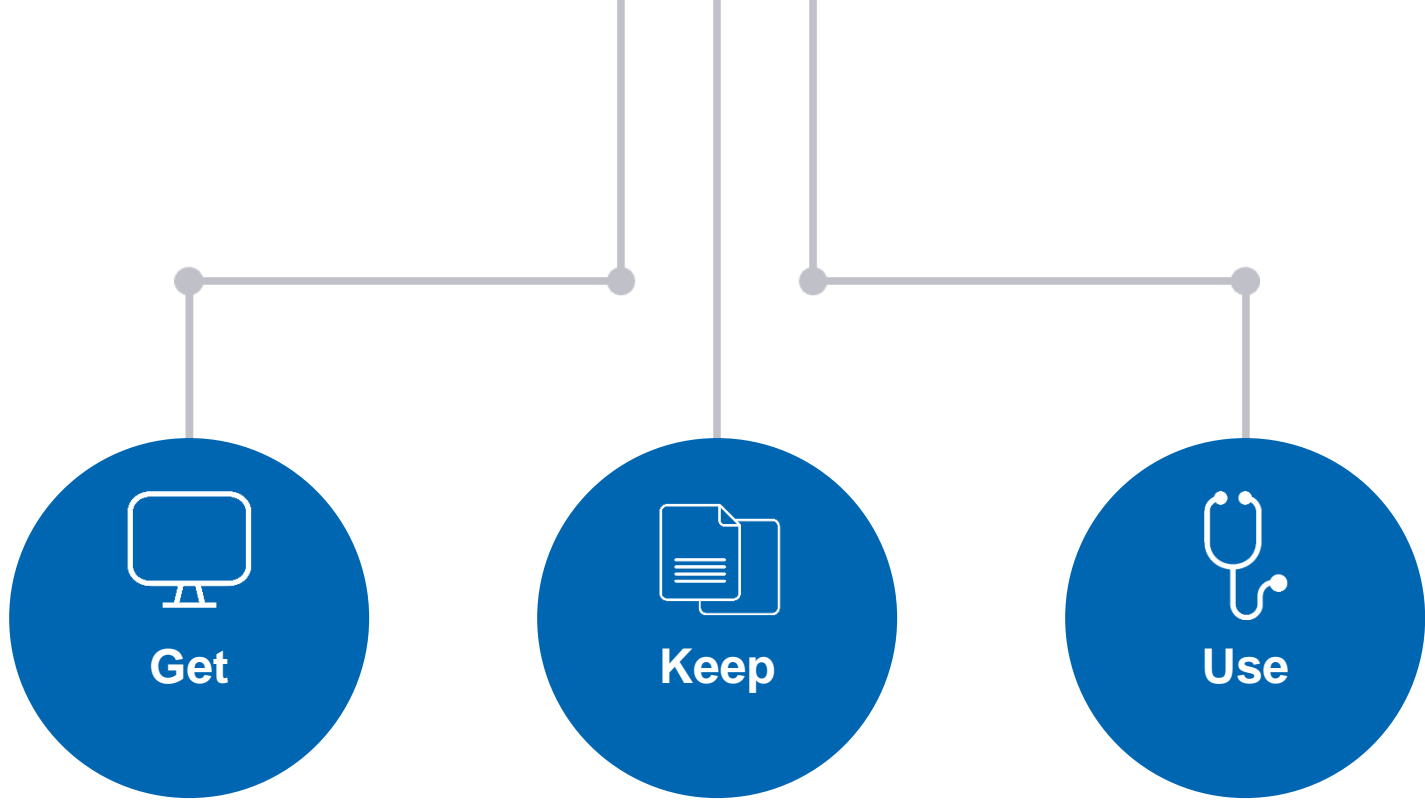


Health literacy

Dynamic communication
factors that affect health



**Health
insurance
literacy
(HIL)**



Outreach Project partnership



Health insurance literacy materials

Our materials follow health literacy and plain language principles:

- Use familiar, common words
- Explain technical insurance words
- Use visuals
- Engage consumers through interactive elements
- Give clear action steps

Materials categories

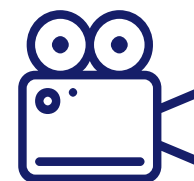
- **Open enrollment**- raise awareness of the marketplace in the lead up to and during open enrollment (Nov 1 - Dec 15)
- **Health insurance literacy**- help consumers make the most of health insurance
- **Special Enrollment Periods**- life events that allow you to enroll in health insurance anytime of year



28 print materials



49 social media
graphics



7 videos

Print & social media

Open enrollment



Choose a plan that meets your health needs and budget.

Ask the right questions.

Does the plan cover the prescription medicines you need?



Open Enrollment is on! Nov 1 – Dec 15

Sign up for a 2019 health insurance plan on the Health Insurance Marketplace

Good news!

- Most people who enroll on the Health Insurance Marketplace at **HealthCare.gov** get help paying for their health insurance
- Many people will pay \$100 or less each month
- Plans and pricing change every year, so be sure to shop around on the Marketplace. You may find a plan that better meets your needs and budget.

Sign up on the Marketplace November 1 – December 15, 2018

Enroll in 1 of 3 ways:



Online

- Visit www.healthcare.gov
- <https://cuidadodesalud.gov> for Spanish



By phone

- Call the Marketplace Call Center at **1-800-318-2596**
- (TTY **1-855-889-4325**) for free help in your language



Get in-person help

To schedule a free in-person visit with a trained assister:

- Call [\[insert phone number\]](#)
- Visit: [\[insert website\]](#)

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contact info, languages offered

Print materials

Next steps after getting insurance

I have health insurance.
How and when do I pay for it?

Premiums are the money you pay each month for your health insurance – **even if you don't use your insurance.**

Your insurance company will tell you what types of payment they accept.

Usually, you can pay in these 4 ways:

- Online
- By phone
- Mail a check
- Automatic payments



My premium payment reminder:

My monthly premium is \$ _____.
It's due on the ____ day of each month.

Add a checkmark when you pay each month:

<input type="checkbox"/> January	<input type="checkbox"/> February	<input type="checkbox"/> March	<input type="checkbox"/> April
<input type="checkbox"/> May	<input type="checkbox"/> June	<input type="checkbox"/> July	<input type="checkbox"/> August
<input type="checkbox"/> September	<input type="checkbox"/> October	<input type="checkbox"/> November	<input type="checkbox"/> December



Questions? Contact your
insurance company:

Visit your health insurance company's website
Call the number on your insurance card

Interactive! Consumers can cut this out and add a checkmark when they pay each month.

Print materials

Next steps after getting insurance

Congrats on getting health insurance!
Now, understand how to use it.

Insurance can be confusing!

Here are 5 tips to help you understand and get the most from your plan this year.



- 1 Pay your premium** (the cost of insurance) every month, even if you don't use your insurance.
- 2 Read 2 important materials** you get from your health plan:
 - **An insurance card** has basic information about your plan and phone numbers to call with questions. Always carry your card with you and protect it the same way you protect your driver's license.
 - **A Summary of Benefits and Coverage (SBC)** is a written summary of your health plan. It shows your costs and benefits and answers questions like:
 - How much will I pay for a doctor visit?
 - What services are covered? Which ones are not covered?
 - Do I need a referral (note from your regular doctor) to see a specialty doctor?



Continued on next page

Congrats on getting health insurance! Now, understand how to use it.

- 3 Choose a primary care doctor** (called a PCP) who is in your health plan's network. You'll pay less for health care from an in-network doctor. Need help finding a doctor? Call your insurance company at the number on your insurance card.
- 4 Schedule a yearly checkup** with your primary care doctor – your plan will pay the full cost! A checkup is the perfect time to talk with your doctor and get preventive care services such as checks of your blood pressure and cholesterol.

Preventive care services are tests, screenings, vaccines (shots), and other care to help you stay healthy **before** you have symptoms of a problem.
- 5 Report changes in your household** that affect your health insurance or how much financial help (tax credits) you get to help pay your monthly premiums. You must report changes such as income, a permanent move, having a baby, or getting married to the Marketplace Call Center at **1-800-318-2596 (TTY 1-855-889-4325) within 60 days** of when they happen.

Questions? Contact your insurance company

-  Visit your health insurance company's website
-  Call the number on your insurance card

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contact info, languages offered



Print materials

Next steps after getting insurance

Your doctor just said you have a health problem.

It's normal to feel overwhelmed or unsure of what to do next.

A great first step is to learn about how your health plan covers care for your new health problem.



Learn the details of your plan to see how it covers your health problem

When you enrolled in your plan, your insurance company sent you a **Summary of Benefits and Coverage (SBC)**. Read it to learn:

- Which services that you need are covered and which aren't
- How much you can expect to pay out of pocket

Learn how your plan covers any medicines your doctor prescribed for you in your plan's **drug formulary**, which is a list of the prescription medicines that are covered under your insurance plan. Most formularies group medicines into tiers or levels with different costs.

If you still have questions, call your insurance company.

Pay your premium to prevent any gaps or loss of coverage

To keep your insurance, you'll need to **pay your premium on time each month**, even if you don't get health care that month.

Check that any special care doctors you need to see are in-network

Your regular doctor may send (refer) you to see a specialist, a doctor who gives health care for a specific medical problem. For example, a heart doctor is called a cardiologist.

Before you make an appointment with a specialist, check that they are in-network, even if your doctor referred you.

Some insurance plans will only pay for a specialist if your doctor referred you.

In-network providers are health care providers, including doctors, hospitals, and pharmacies who contract with your insurance plan to give you health care services at a lower cost.

Find in-network providers:

- **Online:** Visit your insurance plan's website and look for "Find a Doctor" or "Find a Provider"
- **By phone:** Call the number on the back of your insurance card

Your doctor just said you have a health problem.

A new health problem can mean more health care providers to keep track of

You may need to see specialist doctors, get lab tests or scans, or get new medicines. Write down their information here to help you stay organized.

On _____, I spoke with _____
date and time person's name
at _____
name of insurance company

Provider	Provider's name	In-network (circle one)	Phone number
Doctor		Yes No	
Pharmacy		Yes No	
Hospital or clinic		Yes No	
Lab (building or department)		Yes No	
Lab work (blood draws)		Yes No	
Scans (X-ray, MRI)		Yes No	
Surgeon		Yes No	
Anesthesiologist (for surgery)		Yes No	
Pathologist (technician that looks at blood work or biopsies)		Yes No	
Other		Yes No	
Other		Yes No	

Keep track of your paperwork

Get a folder and keep copies of paperwork about your health and insurance, such as:

- **Summary of Benefits and Coverage (SBC)**
- **Explanation of Benefits (EOB)** – a written explanation your insurance company sends to you after you get a health care service. It shows how much money the insurance company paid and how much money you must pay (if any) for the covered health care service or item. The EOB is not a bill.
- **Receipts**

Keep the folder in a safe place that you can easily get to.




Questions? Contact your insurance company:

Visit your health insurance company's website
Call the number on your insurance card

Print materials

Next steps after getting insurance

Know where to go when you need healthcare



You can save money on health care if you know where to go. The emergency department is for life-threatening problems only. For non-emergency health care, you have other options that will cost less.
Call 9-1-1 if you have an emergency or a life is in danger.

Retail health clinic- often at a pharmacy or store, such as Walgreens, Wal-mart, or CVS

- Less expensive
- Use when you need care for a minor problem, such as a sore throat

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


- Cost depends on the treatment you get
- Use when you need routine care, such as a yearly checkup, or a sickness that's not an emergency

Urgent care center- often in larger cities or towns

- Cost depends on the treatment you get
- Use when you need care that's not an emergency, but can't wait for a doctor's appointment, such as sprains or strains, minor cuts, or back pain

Emergency room (ER)- Also called an Emergency Department

- Most expensive
- Use when you need care for an immediate or life-threatening problem, such as trouble breathing, severe burns, or heavy bleeding



Questions? Contact your doctor or insurance company:

Call the number on your insurance card
Or, call your doctor's after-hours office number

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Add your organization's logo and contact information

Social media

Next steps after getting insurance

Your insurance card is the **most important tool** for using your health insurance.

You need to have your card with you **every time you get health care**, including:

- Routine care from your doctor
- Visits to the emergency room
- Urgent care or health clinic



Preventive care is **free**

Insurance plans from HealthCare.gov cover the **full cost** of preventive care to help you stay healthy, such as:

- Routine checkups
- Blood pressure screenings
- Flu vaccines (shots)



Print materials

Special enrollment periods

Changes happen

Find out what they mean for your health insurance

Certain life changes qualify you to sign up for health insurance anytime of year. This is called a **Special Enrollment Period**.

These life changes include:

- Losing other coverage, such as insurance you had through your job
- Moving to a new home
- Getting married or divorced
- Changes in your income
- Having a baby, adopting, or becoming a foster parent
- A change in immigration status



Act fast! A Special Enrollment Period only lasts for **60 days** after your life event.

To see if you can sign up or change plans, contact the Marketplace:



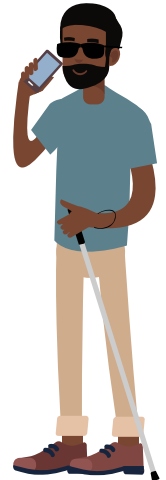
Visit www.HealthCare.gov for English or <https://cuidadodesalud.gov> for Spanish



Call the Marketplace Call Center at 1-800-318-2596 (TTY 1-855-889-4325) for free help in your language

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SEP overview flyer

Print materials

Special enrollment periods

Losing your health insurance?

**Sign up for a new plan at
HealthCare.gov**

Certain life changes qualify you to sign up for health insurance anytime of year. This is called a **Special Enrollment Period**.

You can get a Special Enrollment Period if you lose insurance from:

- Losing Medicaid
- Losing coverage through a spouse due to divorce or death
- Coming off of your parent's plan because you turn 26
- Quitting a job
- Losing a job
- Having your work hours cut

You cannot get a Special Enrollment Period if you lost coverage because you did not pay your premium.



Don't wait!

Sign up within **60 days** after your loss of coverage:



Visit www.HealthCare.gov for English or <https://cuidadodesalud.gov> for Spanish



Call the Marketplace Call Center at 1-800-318-2596 (TTY 1-855-889-4325) for free help in your language

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Print materials

Special enrollment periods

Moving?

Find out what your move means for your health insurance

Certain life changes qualify you to sign up for health insurance anytime of year. This is called a **Special Enrollment Period**.

Your move may qualify you for a Special Enrollment Period



You may be able to change plans if:

- The area you move to has a different choice of plans than the area you left
- You move to another state
- Your child or student moves back home

You may be able to enroll in a new plan if:

- You permanently move back to the U.S. from overseas

Don't wait!

Sign up within **60 days** after your move:



Visit www.HealthCare.gov for English or <https://cuidadodesalud.gov> for Spanish



Call the Marketplace Call Center at 1-800-318-2596 (TTY 1-855-889-4325) for free help in your language

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Social media

Special enrollment periods

Big life change?

Don't forget your health insurance!



Birth or adoption



Moving



Immigration status change

and many more!

Many life changes can qualify you to sign up for insurance in a **Special Enrollment Period**.

Learn more at [HealthCare.gov](https://www.healthcare.gov)!

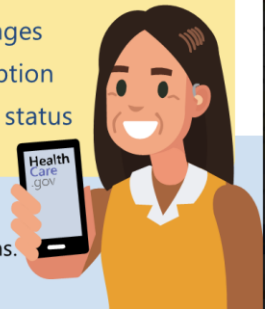
Certain **life changes** let you sign up for health insurance any time of year.

These life changes include:

- Loss of coverage
- Move
- Marriage or divorce
- Income changes
- Birth or adoption
- Immigration status changes

Act fast!

You only have **60 days** after your change happens.
Learn more at [HealthCare.gov](https://www.healthcare.gov)



Applying for a Special Enrollment Period at HealthCare.gov?

See what documents you might need to have on hand.



Q: What is a Special Enrollment Period?

A:

The **60 days** after a life change during which you can get health insurance at [HealthCare.gov](https://www.healthcare.gov).

Find out if you qualify!



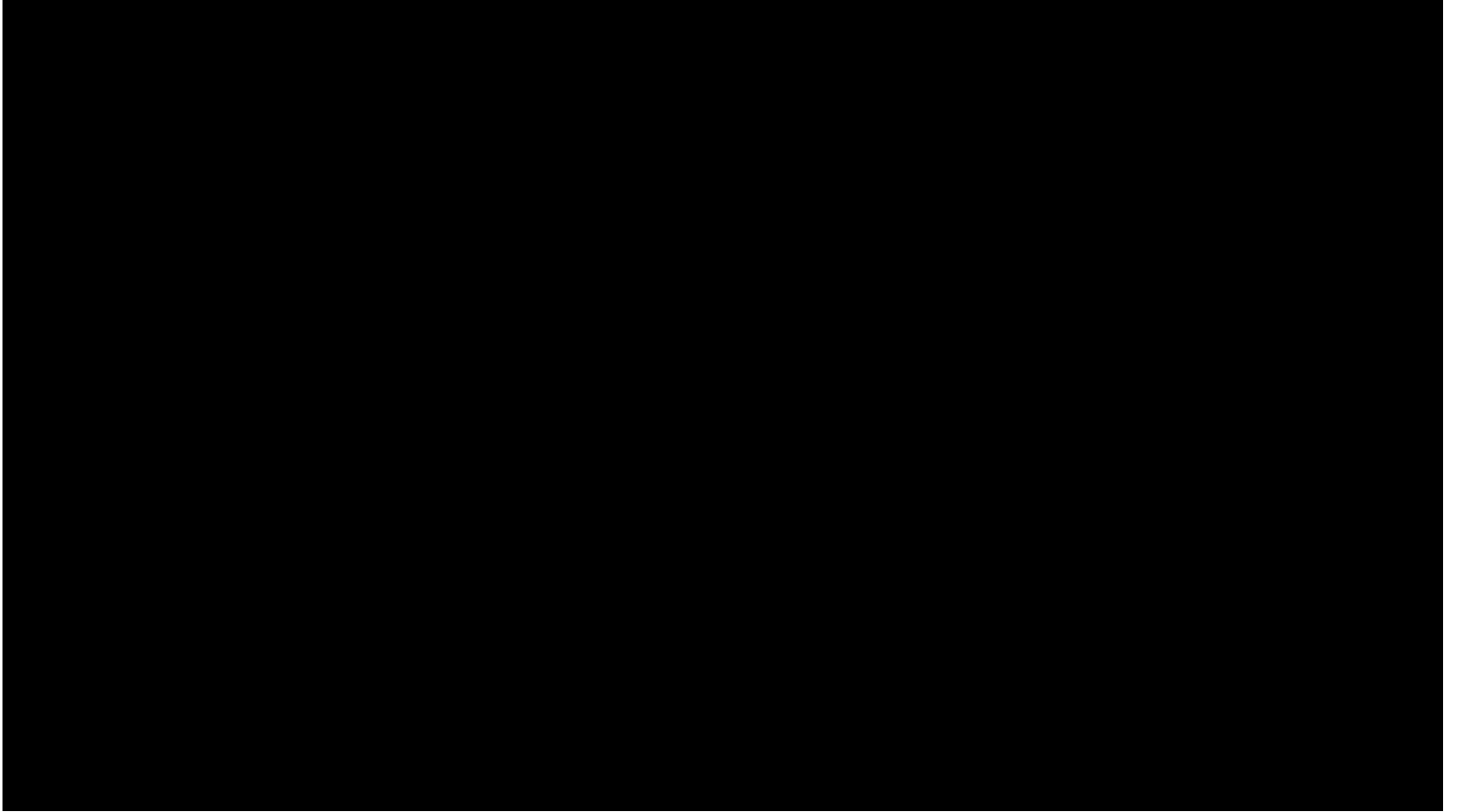
Animated videos

Short, ~2 minute videos to help consumers understand and use their insurance.

Topics include:

- Enroll now in a Marketplace health plan
- Questions to ask when choosing a plan
- Reasons to get health insurance
- Next steps after enrollment
- Stay healthy with free preventive care
- Stay on top of insurance paperwork
- Special Enrollment Periods





Using the videos

Download the MP4 files from the Google drive, or go to the Health Literacy Media Vimeo page to download or embed:

<https://vimeo.com/healthliteracymedia>

Share the videos with consumers:

- Upload and post on social media
- Share on your organization's website
- Play on a loop in a waiting area in your organization
- Play during an appointment with a consumer

Health Literacy National Action Plan

the role of libraries



U.S. Department of Health and Human Services
Office of Disease Prevention and Health Promotion

National Action Plan to Improve Health Literacy

health.gov/communication/hlactionplan/pdf/Health_Literacy_Action_Plan.pdf

Contact HLM



Online

Site | healthliteracy.media

Facebook | [healthliteracymedia](https://www.facebook.com/healthliteracymedia)

Twitter | [healthlitmedia](https://twitter.com/healthlitmedia)



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