

**Consumer & Small Employer
Advisory Committee
MNsure Literacy & Communication
Recommendation**

Contact(s):

- Mary Ellen C. Becker - CSEAC
Committee Member
- Richard Klick - CSEAC Committee Chair

Date: January 17, 2017

Executive Summary:

Nearly 9 out of 10 Americans have difficulty using everyday health and health insurance information that is available. MNsure plays a key role for Minnesotans to adopt healthy behaviors and make responsible, well-informed health care decisions, MNsure must provide consumers with clear and understandable information. As a result, consumers are empowered to find health insurance that meets their needs and budget, to use their coverage, and to keep their coverage over time.

The recommendation contained in this report focuses on the first step to empower consumers – **health insurance literacy (HIL)**. HIL is defined as “the capacity to find and evaluate information about health plans, select the best plan given financial and health circumstances, and use the plan once enrolled.”¹

Once MNsure improves the HIL of the website, the natural progression of MNsure is to promote **health literacy**. Health literacy is defined as ‘the degree to which individuals have the capacity to obtain, process and understand basic health information and services needed to make appropriate health decisions.’² Health literacy is important for everyone because we all need to be able to find, understand, and use health information and services.

The MNsure web site and our written communications that are mailed to our consumers are many times the only touch-point that our customer's have with MNsure. Because of this, we need to ensure that we are using plain language on our web site and in all consumer communications.

A member of the CSEAC Committee took two examples of the MNsure consumer communications to see what they came in at for a reading grade level. 1, 2016 Renewal letter; see attached sample text

Readability scoring sources & results:

- http://www.online-utility.org/english/readability_test_and_improve.jsp - Flesch Kincaid Grade level - 10.58 reading grade level
- <https://readability-score.com/> - Flesch Kincaid Grade level - 9th grade reading level
- Readability function in WORD - Flesch Kincaid Grade level: 12th grade reading level

¹ *Measuring Health Insurance Literacy: A Call to Action, A Report from the Health Insurance Literacy Expert Roundtable. Consumers Union, University of Maryland College Park, American Institutes for Research, February 2012.*

² *Institute of Medicine of the National Academies. 'Health literacy: A prescription to end confusion; April 8, 2004*

2. MNsure.org - Individual & Families page - "Find and assister' (November 2015). See attached sample text. Readability scoring sources & results.

- http://www.online-utility.org/english/readability_test_and_improve.jsp - Flesch Kincaid Grade Level - 12.94 reading grade level
- <https://readability-score.com/> - Flesch Kincaid Grade Level - 10.2 reading grade level
- Readability function in WORD - Flesch Kincaid Grade level - 12th grade reading level

Action steps that the CSEAC recommends are:

1. Adopt health literacy practices at MNsure so that it becomes a culture shift within the organization. All of MNsure's consumer communications (written, verbal (including call center scripts/call guides), and web based) need to be identified, inventoried, reviewed and updated to an 8th grade reading level.³ This would require a specific department/team 'own' all consumer communications. When updating any consumer communication they should include:

- Use of short sentences and short paragraphs
- Insertion of headings and bulleted lists to help guide the reader
- Leave the right edge of the text jagged - no right justification.
- Use plenty of white space

2. Simplify all written and web-based communications with the use of graphics and visual images. This will help consumers follow complicated processes under 'enrollment' and benefits of coverage. We also recommend incorporating cultural images into communications focused on Minnesota's cultural and ethnic communities. Cultural images will resonate with and reinforce important information for members of ethnic and cultural communities.

3. Participate in the Minnesota Action Plan to Improve Health Literacy, recommendations developed and approved by the MN Health Literacy Project.

³ Centers for Disease Control and Prevention. "Simply Put: A guide for creating easy-to-understand materials."

Doak C, Doak L, and Root J Teaching Patients with Low Literacy Skills. 2nd Edition. Philadelphia: Lipincott 1996.

Covering Kids & Families. "The health literacy style manual."

Attachments:

First page - 2016 renewal letter:

Readability scoring sources & results

- http://www.online-utility.org/english/readability_test_and_improve.jsp - Flesch Kincaid Grade level - 10.58 reading grade level
- <https://readability-score.com/> - Flesch Kincaid Grade level - 9th grade reading level
- Readability function in WORD - Flesch Kincaid Grade level: 12th grade reading level

Text:

You are receiving this letter because health insurance coverage purchased through MNsure is coming up for renewal. Please take a moment to read all the information provided as it explains how to ensure you are receiving the most financial help possible and the best coverage.

If your coverage through MNsure ended for any reason in 2015, or if you never paid for coverage through MNsure in 2015, you may disregard this information in this renewal notice.

MNsure open enrollment is November 1, 2015 - January 21, 2015, a time when all Minnesotans can shop and compare health insurance coverage. However, you need to take action by December 15 to ensure you have the right coverage in 2016.

Shop and compare

Plans change from year to year - rates can go up or come down and provider networks can change. MNsure wants to make sure you are getting the right plan at the right price. That's why it's in your best interest to come back to MNsure.org to shop and compare health insurance options.

Our new online plan comparison tool, which will be available at MNsure.org in November, will help you choose a plan that meets your health care needs and your budget.

Financial assistance available

Many people qualify for financial assistance, such as tax credits. Changes to your income and the number of people in your household can affect the amount of assistance. Coming back to MNsure.org and applying for 2016 coverage will ensure your most up-to-date information is used when determining your eligibility for financial help.

Note: Consumer who have some family members enrolled in a private insurance plan and some enrolled in either Medical Assistance or Minnesota care should

review their private coverage choices online, and then call the MNsure Contact Center (1-855-366-7873) to renew family members already covered by private insurance.

Get help

You can get in-person help in your area from people who can walk you through your health plan options. There are 20 enrollment centers open throughout the state where you can meet with an assister, and hundreds of MNsure-certified brokers and navigators are available statewide. To find an assister near you, go to MNsured.org and click on Assister Directory.

MNsured.org - Individual & Families page - "Find an assister"

- http://www.online-utility.org/english/readability_test_and_improve.jsp - Flesch Kincaid Grade Level - 12.94 reading grade level
- <https://readability-score.com/> - Flesch Kincaid Grade Level - 10.2 reading grade level
- Readability function in WORD - Flesch Kincaid Grade level - 12th grade reading level

Text:

Find an Assister

Search the Assister Directory below to find a navigator or broker near you.

Broker Enrollment Centers

Brokers, also known as insurance agents, provide face-to-face enrollment assistance and advice to help you select a plan. MNsure has more than 900 individual broker partners across the state. The broker agencies listed here have partnered with MNsure to serve as enrollment centers and to provide free enrollment services in the areas indicated by the map. Download a PDF map of the broker enrollment centers: English, Hmong, Spanish, Somali.

Navigator Networks

Navigators offer free face-to-face application and enrollment assistance, and specialize in Medical Assistance and Minnesota Care application assistance. View a PDF map of the network that serves your community, then call to schedule an appointment: English, Hmong, Spanish, Somali.