

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 we must provide our consumers seeking health coverage information 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 joint 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.¹ Health literacy is important for everyone because we all need to be able to find, understand, and use health information and services.

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. <http://goo.gl/FywWmL>