

Advancing Health Insurance Literacy among Hispanic and Latino Communities:

Lessons from FAIR Health's FH[®] LAUNCH (Learn, Access and Understand Navigation of Choices in Healthcare) Español Initiative

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Summary

Health insurance literacy (HIL) is critical for navigating the complex US healthcare system. Low HIL is associated with greater avoidance of preventive and non-preventive healthcare services and worse health outcomes. Yet low HIL is prevalent among American adults, especially those who are uninsured or from minority or lower-income backgrounds. Newly insured Hispanics, Latinos and Spanish speakers are less likely than non-Hispanic, English-dominant whites to understand health insurance terms, largely due to cultural and linguistic barriers. As such, they are less likely to utilize healthcare services, leading to poorer health outcomes. Considering the existing gaps in HIL and the growing need for vulnerable populations to navigate the healthcare system, particularly in light of the COVID-19 pandemic, promoting HIL is critical.

FAIR Health has offered numerous tools designed to improve HIL among consumers, including those from underserved populations. Drawing on learnings from previous initiatives and studies, FAIR Health has identified areas for improving HIL: collaborating with educators to teach health insurance basics to young adults in high school and/or college, developing educational health insurance content and distributing it through community-based channels (e.g., during appointments and events related to health, coverage enrollment and social services) and combining in-person health insurance education with support from mobile tools that offer health insurance and cost information. Qualitative research commissioned by FAIR Health also has confirmed that delivering information through apps or a mobile-optimized website was valuable for advancing health insurance literacy among Hispanic/Latino consumers.

Summary

To address gaps in HIL among Hispanic, Latino and Spanish-speaking populations, FAIR Health developed a free consumer mobile app, FH[®] Consumer Classroom. Launched in April 2021 on both [Google Play](#) and the [App Store](#), the app offers our consumer site's educational platform in a concise, visually welcoming, user-friendly format, in both Spanish and English. It enables users to learn about health insurance and how to navigate the healthcare system through articles, videos and a glossary and provides access to key resources and interactive puzzles to support learning. The app also seamlessly links to FAIR Health's cost lookup tools, offering cost estimates for thousands of dental and medical procedures, on our free, award-winning consumer website, fairhealthconsumer.org (also available in Spanish and English).

In May 2021, The New York Community Trust (The Trust) awarded FAIR Health a generous grant to implement an educational outreach campaign to promote health insurance literacy through the FH Consumer Classroom app. The campaign, which launched in September 2021, targeted both bilingual and Spanish-speaking Hispanic/Latino communities in New York City, with a focus on young adults (ages 18-26) and formerly incarcerated reentry populations who reflect a range of racial, ethnic and socioeconomic groups.



Summary

In this brief, FAIR Health presents salient learnings from the FH[®] LAUNCH Español initiative that can inform current and future HIL initiatives, whether focused on Hispanics/Latinos or on other vulnerable populations. Among the key lessons learned:

- **The Importance of Communicating through Diverse Channels and Culturally Relevant Messaging.** Messaging and graphics that formed the backbone of the campaign were designed to be culturally relevant and visually appealing. The social media and digital ads performed well in reaching members of the target audience, with a reach that included nearly 600,000 impressions (reflecting over 95,000 individuals), most of these in the greater New York area. The dissemination campaign, which also included targeted organizational outreach, led to more than 85,000 app downloads.
- **Utility and Value of HIL Resources.** Consumers deemed the FH Consumer Classroom app useful. Nearly 73 percent of survey respondents reported that they found the app “useful” or “very useful”; more than half (55 percent) of respondents said that the app made them more confident in their ability to evaluate healthcare quality and health insurance plans.
- **Acceptability of FH Consumer Classroom and Appetite for HIL Resources.** Qualitative feedback revealed the need for “centralized” information, noting challenges in accessing healthcare and insurance information, especially when preparing young adults for navigating the healthcare system.



Background

Health insurance literacy (HIL)—the ability to find and evaluate information about health plans, select the coverage best suited to one’s financial and health circumstances and use the plan knowledgeably once enrolled¹—is critical for navigating the complex US healthcare system. Low HIL is associated with greater avoidance of healthcare services² and worse health outcomes.³ Yet low HIL is prevalent among American adults,⁴ especially those who are uninsured or from minority or lower-income backgrounds.⁵ Newly insured Hispanics, Latinos and Spanish speakers are less likely than non-Hispanic whites to understand health insurance terms, largely due to cultural and linguistic barriers.⁶ ⁷ Gaps in HIL also affect young adults, especially those attending two-year colleges and/or transitioning off plans at age 26; individuals reentering society post-incarceration are also subject to gaps in HIL.⁸

¹ Consumers Union, University of Maryland College Park and American Institutes for Research, *Measuring Health Insurance Literacy: A Call to Action—A Report from the Health Insurance Literacy Expert Roundtable*, February 2012, <https://bit.ly/3o7CrUY>.

² Kyle T. Smith et al., “Access Is Necessary but Not Sufficient: Factors Influencing Delay and Avoidance of Health Care Services,” *MDM Policy and Practice* 3, no. 1 (March 2018), <https://doi.org/10.1177/2381468318760298>.

³ Nancy D. Berkman et al., “Low Health Literacy and Health Outcomes: An Updated Systematic Review,” *Annals of Internal Medicine* 155, no. 2 (July 2011): 97-107, <https://doi.org/10.7326/0003-4819-155-2-201107190-00005>.

⁴ American Institutes for Research, *A Little Knowledge Is a Risky Thing: Wide Gap in What People Think They Know about Health Insurance and What They Actually Know*, Issue Brief (October 2014), https://www.air.org/sites/default/files/Health%20Insurance%20Literacy%20brief_Oct%202014_amended.pdf.

⁵ Urban Institute Health Policy Center, *Large Racial and Ethnic Differences in Health Insurance Literacy Signal Need for Targeted Education and Outreach*, Health Reform Monitoring Survey, February 6, 2014, <http://hrms.urban.org/briefs/literacy-by-race.html>.

⁶ Urban Institute, *Large Racial and Ethnic Differences in Health Insurance Literacy*.

⁷ Victor G. Villagra et al., “Health Insurance Literacy: Disparities by Race, Ethnicities, and Language Preference,” *American Journal of Managed Care* 25, no. 3 (March 7, 2019), <https://www.ajmc.com/view/health-insurance-literacy-disparities-by-race-ethnicity-and-language-preference>.

⁸ Emily A. Wang et al., “Discharge Planning and Continuity of Health Care: Findings from the San Francisco County Jail,” *American Journal of Public Health* 98, no. 12 (December 2008): 2182-2184, <https://doi.org/10.2105/AJPH.2007.119669>.

Background

Research has found that both college students, largely from minority and lower-income backgrounds,⁹ and formerly incarcerated individuals¹⁰ are more likely to be uninsured and have lower HIL, leading to underutilization of healthcare services^{11 12} and poorer health outcomes.¹³

Generally, Hispanic/Latino groups have worse HIL than non-Hispanic groups in the United States, and trail non-Hispanic whites by 24 percent in understanding health insurance. However, despite the current availability of health insurance resources in Spanish, such as those offered by the Centers for Medicare & Medicaid Services and NY State of Health, data from 2019 show that levels of HIL among Spanish-speaking adults have remained low.

⁹ Urban Institute, *Large Racial and Ethnic Differences in Health Insurance Literacy*.

¹⁰ Kristie B. Hadden et al., "Health Literacy among a Formerly Incarcerated Population Using Data from the Transitions Clinic Network," *Journal of Urban Health* 95, no. 4 (August 2018): 547-555, <https://doi.org/10.1007/s11524-018-0276-0>.

¹¹ Tyler G. James et al., "Health Insurance Literacy and Health Service Utilization among College Students," *Journal of American College Health* 68, no. 2 (December 2018): 200-206, <https://doi.org/10.1080/07448481.2018.1538151>.

¹² Hadden et al., "Health Literacy among a Formerly Incarcerated Population Using Data from the Transitions Clinic Network."

¹³ Eduardo Velasco-Mondragon et al., "Hispanic Health in the USA: A Scoping Review of the Literature," *Public Health Reviews* 37, no. 31 (2016): 1-27, <https://doi.org/10.1186/s40985-016-0043-2>.

¹⁴ "Spanish Language Resources," Centers for Medicare & Medicaid Services, page last modified June 18, 2021, <https://www.cms.gov/About-CMS/Agency-Information/OMH/resource-center/resources-by-language/spanish-resources>.

¹⁵ "Materials (Spanish)," NY State of Health, accessed June 14, 2022, <https://info.nystateofhealth.ny.gov/resource-type/materials-spanish>.

¹⁶ Villagra et al., "Health Insurance Literacy."

Background

Literature on HIL disparities has consistently emphasized the need to improve HIL, especially among minority and lower-income populations. FAIR Health has made efforts to understand the perspectives of consumers regarding health insurance and healthcare navigation. In a 2016 national survey commissioned by FAIR Health and conducted by ORC International, 76 percent of respondents felt the best life stage for consumers to gain an understanding of health insurance was before or during high school or college.¹⁷ Following a 2015-2016 program funded by the Connecticut Health Foundation that sought to build HIL among recently insured Connecticut (CT) residents through a CT-centric version of FAIR Health's app, FAIR Health identified three areas for improving HIL: collaborating with educators to teach health insurance basics to young adults in high school and/or college; developing educational health insurance content and distributing it through community-based channels (e.g., during appointments and events related to health, coverage enrollment and social services); and combining in-person health insurance education with support from mobile tools that offer health insurance and cost information.¹⁸

A previous initiative, also funded by The Trust, revealed insights regarding Hispanic/Latino communities and their preferred methods of receiving health insurance information and resources. As part of that program, FAIR Health commissioned qualitative research, which confirmed that delivering information through apps or a mobile-optimized website was valuable for advancing health insurance literacy among Hispanic/Latino consumers.

¹⁷ FAIR Health, *Healthcare and Health Insurance Choices: How Consumers Decide*, consumer survey, Fall 2016, <https://s3.amazonaws.com/media2.fairhealth.org/consumersurvey/asset/FH%20Consumer%20Study%20-%20Healthcare%20and%20Health%20Insurance%20Choices%20Fall%202016-59724c46d3edb.pdf>.

¹⁸ FAIR Health, *Improving Health Insurance Literacy in the State of Connecticut*, A FAIR Health White Paper, January 2017, <https://s3.amazonaws.com/media2.fairhealth.org/whitepaper/asset/FAIR%20Health%20Engage%20Health%20CT%20White%20Paper.pdf>.

Background

Based on the feedback from consumers indicating the value and utility of FAIR Health’s tools and resources in navigating healthcare services, FAIR Health created the FH[®] Consumer Classroom app. Launched in April 2021 on both [Google Play](#) and the [App Store](#), the free app offers our consumer site’s educational platform in a concise, visually welcoming, user-friendly format, in both Spanish and English. It enables users to learn about health insurance and healthcare quality through articles, videos and a glossary and provides access to key resources and interactive puzzles to support learning. The app also seamlessly links to FAIR Health’s cost lookup tools, offering cost estimates for thousands of dental and medical procedures, on our free, award-winning consumer website, [fairhealthconsumer.org](#) (also available in Spanish and English).

In May 2021, FAIR Health received a grant from The Trust to implement a 12-month program—FH[®] LAUNCH (Learn, Access, and Understand Navigation of Choices in Healthcare) Español—to disseminate the app to English-speaking, bilingual and Spanish-speaking individuals within New York City’s Latino and Hispanic communities, with a particular focus on young adults (ages 18-26) and formerly incarcerated reentry populations. The 12-month initiative, generously supported by The Trust, aimed to promote awareness of the app among Hispanic and Latino communities—with a targeted focus on the aforementioned populations—in the New York City metropolitan area.



FH LAUNCH Initiative

As part of the 12-month, three-phase FH LAUNCH program, FAIR Health initiated the preliminary planning and research phase by engaging a full-service communications and ad agency that specializes in the US Hispanic market. During this phase, the agency designed a culturally relevant dissemination campaign and strategy, with effective messaging and compelling visuals, which would be delivered during phase two through a multichannel dissemination strategy geared toward the target populations. Based on this research and planning on optimal messaging, visuals and dissemination methods (e.g., Facebook ads, display ads), it was determined that the campaign would involve a mix of social media, digital ads and organizational outreach.

The project's second phase involved the dissemination of the app. A Facebook ad campaign leveraged Facebook's broad, active network to reach the target populations. English- and Spanish-language ads were placed on Facebook's platform to promote awareness of the FH Consumer Classroom app. Display ads also featured messaging and marketing collateral in English and Spanish and used a variety of channels to reach bilingual and Spanish-dominant speakers. Campaign messaging, which was featured on promotional and educational materials, played off the classroom theme. Two examples of messaging (in English) included: "If learning about health insurance seems like an impossible assignment. Download this App." and "If finding dental costs requires an intensive course. Download this App." Using multiple channels to disseminate the app—social media ads, digital ads and organizational outreach—added to the success of the campaign.

FH LAUNCH Initiative

Complementing our efforts to promote the app online, FAIR Health conducted targeted outreach to various stakeholders who serve young adults and reentry populations. Organizations and government agencies included New York State and county health departments and correctional/reentry programs, social service agencies and organizations, two- and four-year colleges, community-based organizations that work with Latino immigrants, consulates and workforce development programs. In response to an expression of interest from a municipal agency in New York City, FAIR Health also successfully disseminated the app to the agency’s employees, of whom approximately a third identify as Hispanic/Latino. Owing to the multifaceted campaign, more than 85,000 downloads resulted from the overall dissemination effort.

In the program’s final and third phase, FAIR Health collected quantitative and qualitative data as part of an evaluation to assess the utility and value of the app to the target populations.



Program Learnings

FAIR Health’s program evaluation offered an opportunity to learn about the perceived utility and value of the FH Consumer Classroom app among users and to better understand how diverse channels and culturally relevant messaging can be useful in reaching the target populations. The evaluation collected qualitative data through interviews, while quantitative data was collected through analytics on usage of social media (e.g., Facebook), display ads and the app as well as feedback from a brief survey on the app.

Utility and Value of HIL Resources

Based on the qualitative insights and quantitative results, we observed that consumers deemed the app useful in learning more about the healthcare system and insurance plans. Almost three-quarters (73 percent) of survey respondents to a question regarding the utility of the app indicated that they found the app “useful” or “very useful.” Furthermore, 55 percent strongly agreed or somewhat agreed that using the app made them more confident in their ability to evaluate health insurance plans. Interviewees also expressed the need for centralized information, noting challenges in accessing healthcare and insurance information, as underscored by this comment: “I don’t have to go jumping through hoops, listening to what one person’s definition of a term is. I can just go find it out—that to me is helpful.”

All interviewees reacted positively to the app; they found the information to be “concise” and accessible. One interviewee stated: “If you didn’t have a ton of understanding about different pieces or are just starting to learn, this would be a good place to start, and it offered fairly clear information.” This sentiment was echoed by app users in qualitative sessions, who indicated that the app helped them understand healthcare terms. One app user commented: “[The app is] definitely helpful in ... providing concise information, but in a different way ... And just knowing those terms—getting those terms—so it’s helpful to have that there to explain. And actually, I just told my mom today, I’m like, ‘Why didn’t you explain these things to me?’ I have to learn all about health insurance and what is a premium versus a deductible, and things like that.”

Program Learnings

Acceptability of FH Consumer Classroom and Appetite for HIL Resources

The acceptability of the app to consumers—and an appetite for additional HIL resources—were also highlighted by the qualitative and quantitative data, which underscored the need for resources such as this app, especially among college students and young adults who are transitioning from their parents' insurance plans and lack the support and resources they need to navigate the healthcare system.

Conversations about Young Adults and Preparedness

The topic of young adults and their preparedness for navigating the healthcare system arose during these sessions. Some interviewees contemplated how the app would help young adults transition to adulthood. When asked about observed challenges in learning how to navigate both the healthcare and insurance systems, one interviewee who works for an organization that serves students from middle school through college remarked: “That has been our biggest challenge. More broadly, the kinds of care most insurances offer. One hundred percent of our students [are from] low-income backgrounds. Most of their families are significantly struggling, and the access they have doesn't allow for much support ... the more we can prepare our students post-graduation, the better.”

Likewise, one app user stated: “You know, I have a younger sister now, right, that's going through similar things at work—first time not being on your parents' insurance. You know, she's 27, so you know, just off my parents' insurance. So, it provides all that information for her to make an informed decision on what insurance is best for her.”

Program Learnings

The Importance of Communicating through Diverse Channels with Culturally Relevant Messaging

FAIR Health was able to draw on learnings from previous dissemination campaigns and apply that knowledge to the implementation of the FH LAUNCH Español campaign. This experience was supplemented by the collaboration with the ad agency in the launch of the culturally relevant campaign. The social media and digital ads performed well in reaching members of the target audience, with a reach that included 588,225 impressions (reflecting 95,373 individuals), most of these being in the greater New York area. The organizational outreach that included the thousands of app downloads by employees of a municipal agency was also successful. Results from the dissemination campaign further supported the value of diverse channels and messaging in reaching the target populations. Using multiple channels to disseminate the app—social media ads, digital ads and organizational outreach—added to the success of the campaign and effectively drove downloads and usage of the app; these downloads numbered over 85,000.



Conclusion

Mobile apps, disseminated through diverse channels with culturally and linguistically relevant messaging, continue to hold potential for improving HIL among vulnerable populations who lack the resources and support necessary to understand how to navigate the healthcare system. The FH LAUNCH Español initiative that was generously funded by The Trust enabled FAIR Health to disseminate the FH Consumer Classroom app to Spanish-speaking and bilingual communities in the New York City metropolitan area, with additional targeted organizational outreach. The program findings indicated the acceptability and perceived utility of the app to users and underscored the appetite for and value of tools like the app that advance HIL. The theme of younger adults' use of the FH Consumer Classroom app to prepare them for navigating the healthcare system also was confirmed by qualitative feedback gleaned during interviews.

The program findings revealed the importance of using diverse channels with messaging that resonates on cultural and linguistic levels. Taken together, the findings support continued promotion—through multiple channels, with culturally relevant messaging—of apps like FH Consumer Classroom to broadly promote HIL-related information and resources. Future programs could explore how different types of messaging and creative approaches affect awareness and usage of apps that seek to equip consumers in different populations with information that helps to improve HIL.

As part of our commitment to promoting transparency in healthcare costs and health insurance for consumers, FAIR Health will continue to make available, on FAIR Health Consumer and FH Consumer Classroom, free consumer tools and content that equip individuals with the resources they need to better navigate the healthcare system.

FAIR Health wishes to thank The Trust for its generous support of the FH LAUNCH Español initiative.

About FAIR Health

FAIR Health is a national, independent nonprofit organization dedicated to bringing transparency to healthcare costs and health insurance information through data products, consumer resources and health systems research support. FAIR Health qualifies as a public charity under section 501(c)(3) of the federal tax code. FAIR Health possesses the nation's largest collection of private healthcare claims data, which includes over 36 billion claim records and is growing at a rate of over 2 billion claim records a year. FAIR Health licenses its privately billed data and data products—including benchmark modules, data visualizations, custom analytics and market indices—to commercial insurers and self-insurers, employers, providers, hospitals and healthcare systems, government agencies, researchers and others. Certified by the Centers for Medicare & Medicaid Services (CMS) as a national Qualified Entity, FAIR Health also receives data representing the experience of all individuals enrolled in traditional Medicare Parts A, B and D; FAIR Health includes among the private claims data in its database, data on Medicare Advantage enrollees. FAIR Health can produce insightful analytic reports and data products based on combined Medicare and commercial claims data for government, providers, payors and other authorized users. FAIR Health's free, award-winning, national consumer websites are fairhealthconsumer.org and fairhealthconsumidor.org. For more information on FAIR Health, visit fairhealth.org.

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