



Group Medicare Insights: Plan sponsor experience

How health literate are your employees?



A well-used gym membership, a good night's sleep, and a stress-free lifestyle aren't the only contributors to a long and healthy life. Health literacy—the ability to find, understand, and use health information and services—is critical to making well-informed health-related decisions.

Yet a recent study from Humana reveals that 20% of respondents report low health literacy¹. That's cause for concern as a lack of knowledge around health can lead to chronic illnesses, unnecessary emergency department visits, and avoidable hospitalizations². Not to mention the financial toll a poor understanding of health can take on today's healthcare system. Case in point: Inadequate health literacy adds an additional \$106 to \$238 billion cost to the healthcare system, representing 7-17% of all personal healthcare expenditures³.

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The good news is organizations can play a significant role in making health information simple to understand and the healthcare system easier to navigate. But how can an organization be sure it's providing employees with the necessary knowledge and tools to begin their health journey?

Here's a quiz to help organizations evaluate the effectiveness of their health literacy efforts, and discover the steps they must take to make health literacy a more integral part of an organization's overall mission and operations.

True or False?

☐ TRUE

☐ FALSE

Our plan members are able to easily find, understand, and use information and services to make decisions about their own health. This includes providing critical information across a wide variety of channels, including online portals, websites, and face-to-face interactions.

☐ TRUE

☐ FALSE

Our plan members are encouraged to attend workshops where industry experts provide information on benefit plan options and enrollment processes and respond to commonly asked questions.

☐ TRUE

☐ FALSE

From price comparison charts to plan selection guides, plan members are provided with a wide range of decision support tools for weighing their plan options and making the most appropriate selection.

☐ TRUE

☐ FALSE

By providing robust training, managers know how to recognize the warning signs of limited health literacy among workers and are trained in techniques such as “teach-back,” where members are asked to restate instructions in their own words to ensure they fully understand the health information they receive.

☐ TRUE

☐ FALSE

Health literacy leaders, or champions, are responsible for driving health literacy within the organization. These dedicated employees work to dismantle barriers to disseminating health information and services, identify workplace health literacy needs, and assist plan members in filling out forms or surveys.



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- ☐ **TRUE** Our organization clearly communicates the costs that a plan may cover and what out-of-pocket expenses an employee may need to cover.
- ☐ **FALSE**
- ☐ **TRUE** Health literacy initiatives are designed to meet the needs of employees with a wide range of health literacy skills and levels.
- ☐ **FALSE**
- ☐ **TRUE** Health literacy materials are carefully designed for accessibility and usability. Think scannable copy, sub-heads and bullets for scanning, clear messaging, appropriate images, and impactful captions.
- ☐ **FALSE**
- ☐ **TRUE** More than simply a one-stop-shop for health-related information, our workplace fosters a culture that promotes the importance of health literacy and encourages members to ask questions.
- ☐ **FALSE**
- ☐ **TRUE** Health literacy assessments are conducted regularly to examine current health literacy policies, procedures, and levels. Any gaps in understanding are addressed immediately with carefully designed action plans.
- ☐ **FALSE**

How did you score?

Find out how effectively your organization is ensuring the health literacy of its employees by calculating the number of times you answered 'True' to the statements above.

You answered 'True' to 7-10 statements:

Congratulations! Your health literacy initiatives are providing employees with the knowledge they need to make the right healthcare decisions. Just remember, there's always room for improvement. Regularly confirm comprehension among employees and continuously expand access to clear and concise plan information through intranet sites, mobile apps, and employee portals.

You answered 'True' to 4-6 statements:

Chances are, plan members are struggling to find workplace opportunities to improve their understanding and knowledge of healthcare policies and plans. Designating employees as health



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literacy champions, and providing them with the necessary resources to improve health literacy in your organization, can go a long way toward educating employees and creating a culture of knowledge.

You answered 'True' to 1-3 statements:

Like it or not, health literacy is as important for organizations as it is for employees. Without it, organizations lack a foundation for creating a system of care that promotes wellness and prevention. Fortunately, it's never too late to get started on developing a strategy that will empower employees to make effective decisions about their health and health plans.

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 2. "To Advance Health Equity, Make Health Literacy A Priority At the Organizational Level," HealthAffairs, last accessed Aug. 25, 2024 https://www.healthaffairs.org/content/forefront/advance-health-equity-make-health-literacy-priority-organizational-level?utm_content=301755752&utm_medium=social&utm_source=linkedin&hss_channel=lcp-2857662.
 3. "Impact of low health literacy on patients' health outcomes: A multicenter cohort study," BMC Health Services Research, last accessed Aug. 23, 2024, <https://bmchealthservres.biomedcentral.com/articles/10.1186/s12913-022-08527-9>.

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