Putting Research Into Practice

An Overview from Land of Lincoln Health™

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There are Few Things More Poorly Understood Than Health Insurance

- Premium
- Claim
- Deductible
- COBRA
- Co-pay
- The Exchange
- Out of pocket
- Co-insurance
- Allowed amount
- Preferred provider
- County care
- Subsidy
- Network
- Pre-existing condition
- Enrollment
- Marketplace
- Essential health benefits
- Preventive care
- Obamacare
- County care
Purchasing Healthcare is Becoming More Personal and Consumer Driven

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Land of Lincoln Health™ is a new health insurance company (Illinois’ only CO-OP) born from the Affordable Care Act. We are the only consumer-operated provider in Illinois.

We offer insurance plans for individuals, families and businesses - sold directly and through the new Illinois Health Insurance Marketplace.

As a non-profit organization, we reinvest extra revenue in improving services for our members.

Our purpose is to make health insurance easy to understand, easy to choose, and easy to use.
A New and Simpler Health Insurance Provider

Putting your health literacy best practices to use

Life is complicated. Your health insurance shouldn’t be.

Call 855-487-7040 or visit LandofLincolnHealth.org to get started.
Our Story

- CMS funding for consumer oriented and operated plans
- Received $160 million federal loan (Dec 2012)
- With health literacy as one of our founding cornerstones, sought out academic partnership. (Feb 2013)
How Are We Making it Easy?

- Early on we knew we needed to be a **health literate organization** to truly reach our consumers

- This led to partnerships with Northwestern University Feinberg School of Medicine and Emory University to engrain best practices in our culture and business strategies

- No need to retrofit; we have a clean slate to make health insurance the way it should be – simple and easy
Building a Health Literate Organization
“Reserve Your Spot”

Free, no obligation appointment with an insurance enrollment specialists who will explain the Affordable Care Act, how it affects that person, and if they qualify for a discount, fill out necessary paperwork, as well as provide info about LLH’s plans.
Benefits Simplified

Simplified core documents that explain a health plan and its benefits structure
An online tool that helps identify a doctor based not only on health need and location, but a variety of other factors to ensure people find the right doctor and therefore can choose the right network and plan for their specific needs.
Guidance and tips on visiting the doctor, a first for many who have been without health insurance. Includes a list of questions to ask the doctor and what paperwork to bring to the appointment.
Northwestern University and Emory University will be gathering ongoing feedback from a consumer advisory board to make sure they understand Land of Lincoln Health’s information and discuss how else LLH can continue helping increase health insurance literacy.
It is Possible to Make it Real

Thank You!