

Let's Ask 4: Questions for Understanding and Using Health Insurance . . .

**a collaboration with the
IOM Roundtable on Health Literacy**

**Victor Wu, MD, MPH
5th Health Literacy Annual Research Conference
October 28, 2013**

4 Questions for Understanding and Using Health Insurance . . .

1. What are my choices for health insurance?

2. How do I get it?

3. How do I use it?

4. How much will it cost me?

Let's Ask 4 Toolkit

Consists of 4 Components:

- **IOM Discussion Paper**
- **Provider Curriculum for Each Question**
- **Consumer Guide**
- **Video of Consumer Understanding**

www.iom.edu/letsask4

Health Insurance Information

```
graph TD; A[Health Insurance Information] --> B[Evidence Based Content Review by Health Literacy Team]; B --> C[Expert Review by National Advisory Board (NAB)]; C --> D[Cognitive Testing of Materials by Consumers and Providers]; D --> E[Evidence Review by Health Literacy Team and NAB]; E --> F[Broad Dissemination by IOM Roundtable on Health Literacy];
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**Evidence Based Content Review
by Health Literacy Team**

Expert Review by National Advisory Board (NAB)

**Cognitive Testing of Materials by Consumers and
Providers**

Evidence Review by Health Literacy Team and NAB

**Broad Dissemination by IOM
Roundtable on Health Literacy**

Health Insurance Information



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Evidence Based Content Review by Health Literacy Team

Health Literacy Team

Faculty

Ruth Parker, MD
Kavita Patel, MD
Winston Wong, MD
Kara Jacobson, MPH

Team Members

Victor Wu, MD, MPH
Nathan Moore, MD
Sarah Candler, MD, MPH
Mallory West, B.A.
Will Godfrey, B.E.

Health Insurance Information

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The diagram illustrates a two-step review process. At the top, the text 'Health Insurance Information' is enclosed in a blue cloud-like shape. Five blue arrows point downwards from this cloud to a dark grey chevron-shaped box. This box contains the text 'Evidence Based Content Review by Health Literacy Team'. Below this, another dark grey chevron-shaped box contains the text 'Expert Review by National Advisory Board (NAB)'. The entire process is set against a light blue background.

**Evidence Based Content Review
by Health Literacy Team**

Expert Review by National Advisory Board (NAB)

Expert Review by National Advisory Board (NAB)

National Advisory Board

Sue Birch, MBA, RN; Exec. Director, Colorado Health Care Policy and Financing

Lyla Hernandez, MPH; Board on Population Health and Public Health Practice, IOM

Kara Jacobson, MPH; Sr. Research Assoc. Fac., Emory Rollins School of Public Hlth

Rose Martinez, ScD; Board on Population Health and Public Health Practice, IOM

Ruth Parker, MD; Prof of Medicine, Pediatrics, & Public Health, Emory Univ.

Kavita Patel, MD; Managing Director for Clinical Transformation, The Brookings Institute

Bernie Rosoff, MD, MACP; North Shore-Long Island Jewish Health System

Scott Ratzan, MD, MPA; VP Global Corp. Affairs & Policy, Anheuser-Busch InBev

Paul Schyve, MD; Sr. Advisor Healthcare Improvement, the Joint Commission

Winston Wong, MD, MS; Director, Disparities Improv & Quality Initiative; Kaiser Perm.

Health Insurance Information

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The diagram illustrates a four-step review process for health insurance information. It begins with 'Health Insurance Information' at the top, which is enclosed in a blue cloud-like shape. Five blue arrows point downwards from this cloud to the first step. The subsequent three steps are contained within dark blue, downward-pointing chevron shapes, which are stacked vertically and separated by thin white lines. The background of the entire slide is a light blue gradient.

**Evidence Based Content Review
by Health Literacy Team**

Expert Review by National Advisory Board (NAB)

**Cognitive Testing of Materials by Consumers and
Providers**

Health Insurance Information

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Deadline: March 31, 2014

The New Health Care Law and You

The Affordable Care Act (ACA) is the new law that requires everyone to get health insurance, and there are some new health insurance choices starting in October 2013.





What are my choices for health insurance?

Your choices are based on knowing the answers to these questions:

- How old am I?
- What state do I live in?
- Can I get insurance through my job?
- Can I get insurance through my spouse, parent/legal guardian, or school?
- Am I a U.S. citizen, U.S. national, or legal U.S. resident?
- How much do I make a year, and how does it compare to the federal poverty level (FPL)?
- Have I served or am I serving in the U.S. armed services?
- Am I pregnant?
- Do I have one of the following: End Stage Renal Disease (ESRD), Lou Gehrig's disease (ALS), a disability, or legal blindness?

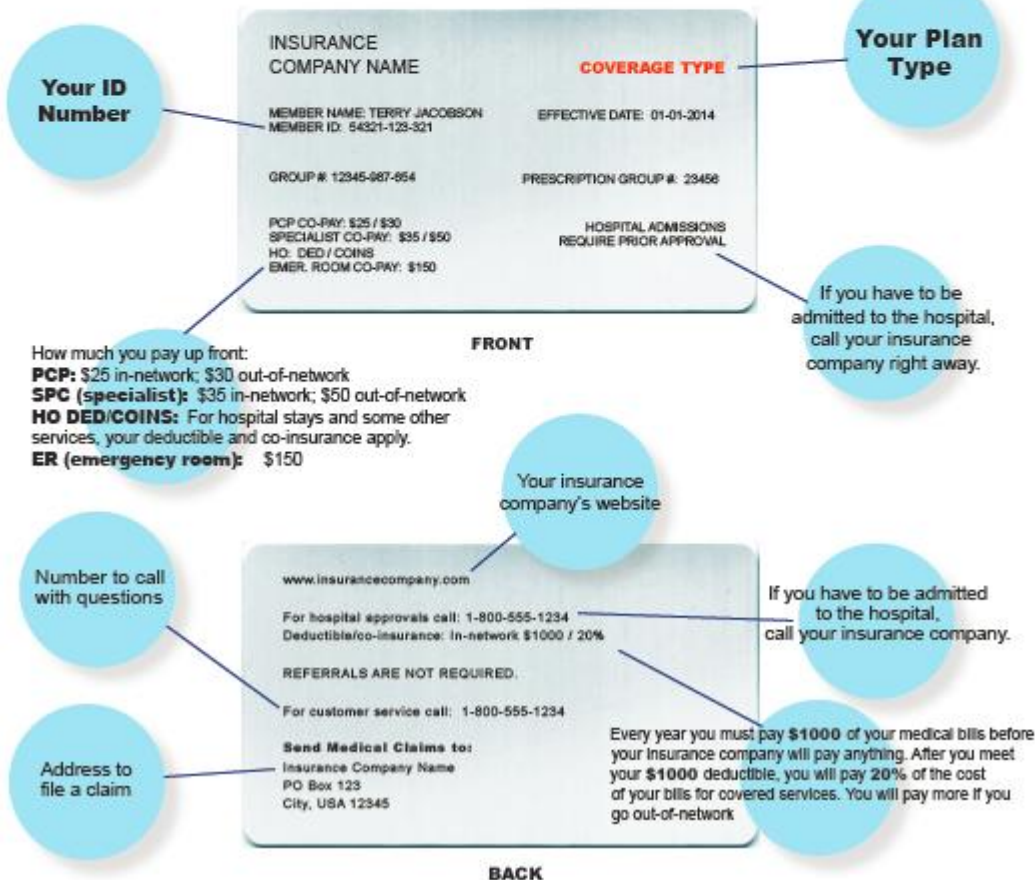


3 How Do I Use It?

In order to best use your plan, get to know it! The plan you buy has rules about where you can get health care services, which doctors and other health care providers you can see, and how much it will cost you.

What's on my card?

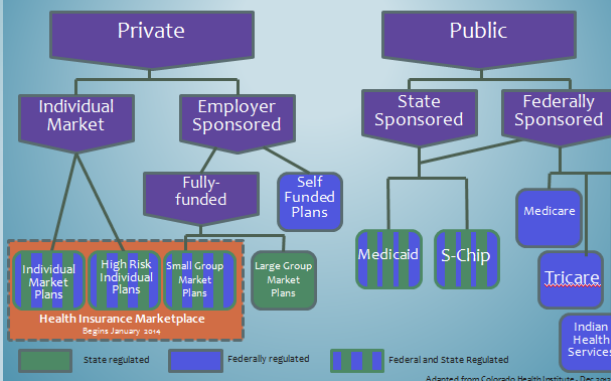
The most important tool for using your insurance is your insurance card. Not all insurance cards look the same, and you need to have it with you every time you get health care. Here is one example:



What are my choices?

How old am I?	Can I get health insurance through my job?	Can I get health insurance through my spouse, parent/legal guardian, or school?
Am I a U.S. Citizen or a legally documented immigrant?	How much do I make a year and how does it compare to the federal poverty level?	What state do I live in?
Have I served or am I in the U.S. armed services?	Am I pregnant?	Do I have one of these medical conditions: ESRD, ALS, receive disability, or legally blind?

U.S. Health Insurance



Medicare

What does it cover?

Part A – Hospital	<ul style="list-style-type: none"> Inpatient hospital care Skilled nursing facility care Hospice and home health care 	Traditional Medicare
Part B – Outpatient	<ul style="list-style-type: none"> Outpatient care Home health care Durable medical equipment Some preventive care 	
Medicare Advantage C	<ul style="list-style-type: none"> Coverage thru private insurers Covers all of Part A & B, some cover Part D Individuals can pay extra \$\$ for additional benefits not covered by Medicare 	Optional Enrollment and replaces traditional Medicare
Part D – Prescription Drug Coverage	<ul style="list-style-type: none"> Covers some cost of prescription meds Provided by private insurers Optional coverage 	Optional Enrollment

How do I get it?

Road Map to Getting Coverage:

- What should I look out for?
 - I get it if ...
 - Warnings
 - Barriers
- Where and when do I go?
- What do I bring?

In general...
Apply online, on the phone, and sometimes in person.
It takes days to months to be approved.
Once approved, you get an insurance card.

Veteran's Benefits

How will Corporal Garro get it?

30yo recent Veteran returned from active duty in a combat zone.

Eligibility

- Service
- Injury/Illness
- Need/Income

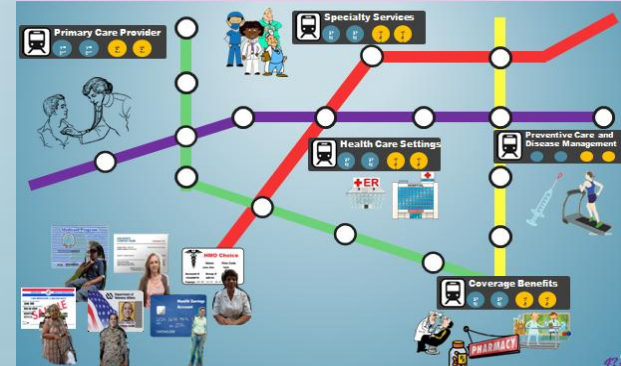
Warnings

- Veterans' Benefits are NOT health insurance
- Families not covered

Barriers

- Benefits vary person-to-person
- Benefits fluctuate with available federal funds
- Additional coverage is often needed

Moving Through the Health Care System



What kind of ticket?

Your insurance card is your ticket to health care.
Your insurance plan sets the fare rules.

POS (Point of Service)

PPO (Preferred Provider Organization)

HRA (Health Reimbursement Account)

FFS (Fee-For-Service Plan)

HSA (Health Savings Account)

HMO (Health Maintenance Organization)

FSA (Flexible Spending Account)

Where you can get health care
Which providers you can see
How much it will cost you

How much will it cost?

Insurance Company Name DirectPPO

ID: A1234 5678Z

NAME: Jane A. Doe

Health Plan: (0000) 987654

GRP: 1010-8888-TZX

PCP: Dr. John Smith

PCP Telephone: (404) 123-4567

PCP: \$25 (In-Network) / \$50 (Out of Network)

SPC: \$35 (In-Network) / \$50 (Out of Network)

HO: DED/COINS \$750/\$20%

Hospital Admissions: Requires Prior Approval



- MY CHECK LIST**
- Have I met my deductible?
 - Is the provider or service in-network?
 - Is the provider or service covered by my insurance plan?
 - How much is my co-pay and/or co-insurance?
 - Have I met my out-of-pocket maximum?

How much is my Co-pay or Co-insurance?

In-Network:

- Deductible: \$700
- PCP Co-Pay: \$25
- Spec Co-Pay: \$35
- Co-Insurance: 20%

Out of Network:

- Deductible: \$1250
- PCP Co-Pay: \$30
- Spec Co-Pay: \$50
- Co-Insurance: 35%

Pharmacy Benefits:

- Tier 1 Co-Pay: \$5
- Tier 2 Co-Pay: \$15
- Tier 3 Co-Pay: \$25

Out of Pocket Max: \$2,250

Health Encounter #1: In-network PCP visit

Health Encounter #2: Referred to in-network cardiologist

Health Encounter #3: Out-of-network cardiologist for 2nd opinion

Health Encounter #4: Chiropractor visit (not covered by plan)

Health Encounter #5: Pharmacy visit for prescription drugs

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Let's Ask 4?_s