## **Innovations**

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# The Health Literacy Crisis and Local Outreach Efforts

Health literacy is "the degree to which individuals have the capacity to obtain, process, and understand basic health information and services needed to make appropriate health decisions (Klass, 2009)." This Innovation Report highlights local outreach projects who are taking on the task of creating a more health literate culture by incorporating health literacy into their Florida KidCare outreach initiatives.

Health literacy can have an impact on everything from reading and understanding the instructions on a medicine bottle to more complicated tasks such as comparing multiple health insurance plans, calculating out of pocket costs, and understanding health insurance jargon. Health literacy affects people of all ages, races, incomes, and education levels, but there are more vulnerable populations already at-risk for being uninsured due to underutilizing health

coverage and paying more for medical expenses than individuals with the ability to navigate the health care system, fill out forms, locate providers and services, and engage in self-care and chronic disease management. It is important to note that three out of four Americans believe that they know how to use health insurance, but only about one in five could accurately calculate how much they would owe during a routine doctors visit (Paez & Mallery, 2014). According to America's Health Insurance Plans (2013), nine out of ten adults have difficulty using health information to make informed decisions about their health. This is critical for Florida KidCare outreach efforts because children rely upon their parents and caregivers to make informed decisions regarding their health care. The Centers for Disease Control and Prevention (2016) believe that "health literacy skills start early in life and are

part of the process for caring for and educating children, adolescents and young adults." Community organizations and community resources that incorporate health literacy strategies and activities contribute to the overall well-being of the community. Florida KidCare outreach programs are "national allies in efforts to improve health literacy" (CDC, 2016).

There are a number of initiatives that attempt to address the problem faced by millions of Americans, but there is not one formula for overcoming the decades of health illiteracy. Without efforts to increase health and insurance knowledge and skills, many insured people will remain at risk of forgoing needed care if they do not understand how their health insurance works or how to estimate costs. Increasing health literacy efforts can directly affect the economy, community, and future of children.

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## Health Literacy & Florida KidCare

Local Florida KidCare Projects: Creating a Culture of Health Literacy

There is no set formula for increasing the health literacy of Florida families, but local Florida KidCare outreach projects have the advantage of knowing and understanding the needs of their community. Often these projects are closely tied with other trusted resources within their community such as churches, schools, health care centers, and community centers, which can be an effective way of addressing health literacy as a united front. Local projects are imperative in communities heavily populated with vulnerable populations, because a one-size-fits-all campaign would not be effective to reach families across this diverse state.

The creation of a health literate culture must involve "improving health literacy in children" to



Keith Heinly, United Way

ensure families are engaged in increasing health promoting behaviors, improve health service Brevard use and potentially increase health behaviors of the child and child's family. Shih, Liu, and Osborne (2016) claim health literacy is a relatively new field and it is not clear whether it can be changed, however it should be possible to improve health knowledge, health choices and children's and family's access to services through effective interventions."

Florida KidCare outreach partners across the state have been incorporating health literacy initiatives into their outreach activities to help families new to Florida KidCare understand their children's health care coverage as a means to enhance retention efforts and to improve the quality of health within their communities.

#### THE UNITED WAY OF BREVARD

Keith Heinly, Senior Manager of Community Impact with the United Way of Brevard, provides safety net services to the community. The United Way of Brevard is committed to not only provide these services, but is also trying to pinpoint the root causes of the need for such services. As a lead entity on several health-related projects including a Kids Oughta Be Covered Florida KidCare outreach project and the Florida KidCare Local Coalition of Brevard, the United Way of Brevard has seen firsthand how one problem can lead to or perpetuate another. The United Way of Brevard understands the risks of poor health literacy and the need to incorporate evidenced-based health literacy education into outreach and enrollment efforts. This is why the organization has begun incorporating health literacy into their Florida KidCare outreach efforts county-wide.

It has been through the health-related service projects that the United Way of Brevard became aware that many of the individuals they were connecting to health care coverage, including Florida KidCare, were not using these benefits once they received them. Parents were still taking their children to the emergency rooms for aliments that could have been prevented if their children were maintaining well-child checkups. This knowledge is what fueled the project to implement what they now call a "culture of health literacy". The approach the organization utilizes is through creating a more health literate community, the United Way is connecting more children to health care coverage. The organization's Florida KidCare application assistance is grounded in first gauging a parent's health literacy by asking parents simple questions such as: (a) do they know how to locate medical providers; (b) do they understand well-care for children and how to take their child to the doctor for a well-care visit; and (c) do they know what a co-payment for medical services means? Application assistors are trained to communicate with families based on the family's health literacy level and adjust how they address health information, including math skills, in order to ensure children's Florida KidCare applications and renewals are processed for coverage.

The United Way of Brevard uses media hits, community awareness events, and classes to train application assistors, Florida KidCare community partners, and individuals how to gauge and enhance health literacy. The goal for the organization is to partner with and inspire families to become more comfortable utilizing Florida KidCare coverage and navigating enrollment and renewal procedures. A specific example of messaging that was created by the United Way to help enhance health literacy throughout the community has been their Connect-Ed messages for the Brevard County School District. Connect-Ed is a system that allows schools and district offices to send important messages to parents, students, and staff. The United Way's utilization of these messages has allowed for not only the promotion of Florida KidCare application assistance, but provides families in Brevard County with tips on how to utilize and understand their children's existing health care coverage through Florida KidCare.

### Health Literacy & Florida KidCare (Continued)

**NICKLAUS CHILDREN'S HOSPITAL** 



Nicklaus Children's Hospital's Florida KidCare Team

The Nicklaus Children's Hospital's "Well Child/Well Family" Florida KidCare project incorporates health literacy in their Florida KidCare enrollment/retention efforts on a daily basis. Health literacy is ingrained in the fabric of the project's efforts to connect families to affordable health care coverage. The hospital's outreach specialists are trained to evaluate the health literacy levels during their first encounter with a family. The project understands that most families they are meeting with are facing stressful situations, often times with a critically ill child. Therefore, the outreach specialists need to work with families to emphasize the importance of health coverage and the benefits of having access to care, while also helping families understand their child's current health crisis. Florida KidCare outreach specialists are trained to communicate with families using plain language. Plain language is a strategy for making

health information easier to understand. Plain language ensures communications are understood the first time information is heard or read. All Florida KidCare information presented to families by the hospital in print form is written using 3<sup>rd</sup> grade level reading language; staff communicates using plain language; and defines technical terms using an active voice.

One of the most important aspects to this project's success in promoting health literacy education is that the Florida KidCare outreach staff are available 24/7 and 365 days a year to provide coverage support by phone or in-person. This access caters to the unpredictable and diverse schedules of working families and vulnerable populations. Families that have mixed immigration status are often afraid to apply because of the fear of being caught up in the system. The readily available counselors are able to educate families and dispel any misinformation that may cause barriers to Florida KidCare coverage.

Their health literacy efforts extend to the emergency room, urgent care centers, and local doctor offices. The project works with local doctors and community organizations during outreach events to demonstrate the need to not only connect families with uninsured children to Florida KidCare, but to provide families with an understanding of their children's health care coverage and navigating their health benefits.

What also makes this project unique and effective is the awareness and preparation for impending challenges. For example, they know with the elimination of the lawfully residing immigrant children 5 year waiting period, there will be thousands of families who may not know they are newly eligible for Florida KidCare, know how to sign up, or even how to utilize the coverage if gained. For many families throughout South Florida, this will be the first time their children are insured and parents will not only to be connected to health care coverage, but to be educated on the importance of using coverage to ensure maximum benefit of preventative care.

#### **HEALTH PLANNING COUNCIL OF SOUTHWEST FLORIDA**

The Health Planning Council of Southwest Florida (HPCSWF) has been active in growing their health literacy initiatives. During Florida KidCare events, the project highlights *From Coverage to Care*, an initiative developed by the Centers for Medicare & Medicaid Services that helps individuals understand their health coverage and connect to primary care and preventive services. HPCSWF has found creative and fun ways to incorporate *From Coverage to Care* into their Florida KidCare outreach efforts through implementing a new initiative called *Word of the Week* that explains health insurance terms in easy to understand 30-60 second videos. The videos highlight one health insurance term, breaking it down by definition and how it is applied during coverage. The videos are then dispersed on social media sites like YouTube and Twitter.



Source: Health Planning Council of Southwest Florida

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#### HEALTH PLANNING COUNCIL OF SOUTHWEST FLORIDA CONTINUED

As a means to engage children during Florida KidCare outreach events, HPCSWF created a game for children called "Plaque Attack" where children are introduced to basic oral hygiene vocabulary and the benefits of regular brushing. As Florida KidCare outreach specialists explain how kids are going to "attack the plaque" they are actually describing to children how to use a toothbrush properly to ensure plaque does not build up on their teeth. After brushing "plaque" (represented by dry erase marker) off of "teeth" (represented by electrical tape on a whiteboard), the children are given a toothbrush and walk away with new knowledge of oral hygiene.

Cortney Basik, Project Coordinator for HPCSWF, says the health literacy initiative has made a notable difference in her interactions with families. "It has given our families a lot of confidence in choosing primary care physicians for their children," says Basik, "and by the end of the discussion, they feel ready to make their first appointment with the doctor, even eager to make an appointment with the doctor for well-child visits."

The information regarding the lack of health literacy is abundant and highlights a crisis that should be at the forefront of public health and outreach. An effort of this magnitude will require innovation, dedication and persistence. Engaging families while conducting one-on-one application/renewal assistance for Florida KidCare is a perfect time to gauge and enhance health literacy and education. Remembering that vulnerable populations often come with unique circumstances that do not always fit into tailored outreach initiatives is imperative. According to Stern (2015), people do not need to be health insurance experts to retain coverage, however, they do need effective tools and resources to make informed decisions about how to utilize their coverage. Florida KidCare partners are trusted resources for families and can help create an informed community that will result in improved health outcomes.

Write in plain language, so that consumers with limited literacy skills can read and understand your materials.

Design materials and websites that are accessible, user-friendly, and easy to navigate.

Use translations that are adapted for readers with limited literacy skills.

Organize content in a way that helps the audience find the information they need.

Explain legal or technical terms and difficult concepts in clear and concise language.

Source: Adapted from An introduction to Health Literacy and Enrollment 2015

#### Credits

Agency for Health Care Administration
BMC Public Health
Centers for Disease Control and Prevention
Lee Memorial Health Systems
Health Planning Council of Southwest Florida
Miami Children's Hospital
United Way Brevard
Florida Covering Kids & Families
Lawton & Rhea Chiles Center for Healthy Mothers & Babies
USF Health
Health Insurance Literacy Brief



