

Promote employee health literacy to improve wellness, productivity and your bottom line

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More organizations today are striving to offer employees "simplified" healthcare, and this shows they recognize the importance of providing easy-to-use tools in easy-to-understand language. When employees have adequate health literacy, and understand how to navigate their own healthcare landscape, what usually follows are safer, healthier and lower-cost outcomes.



What is health literacy?

The report by the Department of Health and Human Services, "Healthy People 2010," defines health literacy as "the degree to which individuals have the capacity to obtain, process and understand basic health information and services needed to make appropriate health decisions." Nearly 90 million Americans have difficulty understanding and using the information shared by their doctor, clinic or hospital, according to "Health literacy: A prescription to end confusion" by the National Academies Press. A high degree of reading literacy does not necessarily translate into a high degree of health literacy.

Poor health literacy affects individuals of many different ages, languages, cultures and education levels. For example, a school teacher may question if she can drink coffee before a fasting lab test or a human resources manager may forget how and when to take his newly prescribed medication once he gets home from the doctor's office. It can be difficult for anyone, regardless of their reading literacy skills, to remember instructions or read a medication label when feeling sick.

Impact of health literacy

People with limited health literacy often lack knowledge or have misinformation about the body as well as the nature and causes of disease. Without this knowledge, they may not understand the relationship between lifestyle factors such as diet and exercise and various health outcomes. As reported in the U.S. Department of Health and Human Services' *Quick Guide to Health Literacy*, individuals with limited or low health literacy:

- Skip preventive care
- Are more likely to have chronic conditions and less able to manage the conditions
- Have more preventable hospital visits and admissions, with longer stays
- Are more likely to use medications inappropriately or ineffectively
- Are often ashamed to ask for help making health care decisions

Individuals with low health literacy are often overwhelmed by healthcare and are less likely to be compliant to treatment or to effectively manage their own health. For employers, the relationship of low health literacy to poor health behaviors translates into overall higher costs of drug, medical and disability claims, lower productivity and higher absenteeism.

In 2016, roughly half of Americans were covered by employer-sponsored health insurance either through their own job or as a dependent in the same household. In Minnesota, 55% of the total population received health insurance through an employer-sponsored plan (56% in Wisconsin), according to the Kaiser Family Foundation. Because our U.S. healthcare system is built on employers who provide insurance, the risks and rewards fall on employers.

How employers can improve employee health literacy

Employers are uniquely positioned to impact the health literacy of their employees and, ultimately, influence better health and financial outcomes. By incorporating the following tips throughout the year, employees will be better equipped to learn what they need to do to ensure they receive the best and safest medical care in a cost-effective way.

- **Use clear and simple messaging.** When an employer creates and sends out communication materials, the goal is for the reader to take action. Keep it simple. The number of messages will depend on the information needs of the intended users. As a general guideline, don't use more than four main messages. Clearly state the actions you want your employee to take. And include the consequences for the employee if he or she does not take action.
- **Get rid of complex jargon.** Insurance industry professionals throw around a lot of jargon — OOP, deductibles, PCP, chronic conditions, comorbidities, etc. When rolling out employee communications, ask your insurance provider and benefits consultant to include descriptions of benefits and how to use the benefits in consistent, easy-to-understand language. This includes their member website or portal, Explanation of Benefits (EOB), emails, and mailers.
- **Treat everyone the same.** No matter their job title, assume all employees may have difficulty understanding health, wellness and benefits communications. Create an environment where employees of all literacy levels can thrive and use simple, easy-to-understand language.
- **Empower employees to take charge of their health.** When people take an active role in their healthcare, research shows they fare better in both health and financial outcomes. Increase employee confidence in their ability to advocate for themselves by holding workshops. You can also develop brief email, poster and video messages. Topics could include how to talk to a doctor, how to get more support when you need it, and how to ask questions about insurance coverage.
- **Identify a navigator.** Consider a current staff member or external support person who can help employees navigate the complex world of benefits available. Perhaps the medical plan also has a department focused on advocacy for your plan members (both employees and family members).
- **Technology isn't for everyone.** While our digital infrastructure grows daily, don't leave behind those who aren't as comfortable or familiar with technology. Depending on the range of ages and skills in your workforce, use a variety of communication methods to share health and wellness information. This includes bathroom readers, emails, texts, and verbal updates at team huddles or meetings.
- **Repeat and repeat and repeat.** Don't expect your once-a-year open enrollment presentation to be memorable enough that your employees remember all your generous benefits. Plan year-round campaigns and communications using frequent but brief messages. Create a consistent call-out box or section for tips on which benefits are available, how to use them and what role they play in helping employees manage their health.
- **Don't forget the decision makers of the household.** While you may give employees a lot of information while they are at work, the person making decisions about when and where to go for healthcare may not be getting that same information translated to them. Consider home mailings, invitations to open enrollment meetings, and other ways to ensure all family members on the medical plan receive credible sources of health and wellness information.

Navigating healthcare and other employee benefits can be complex and confusing. Figuring out how to get the right healthcare at the right time and in the right place is even harder when you're not feeling well. Therefore, improving the health literacy of employees and their families can improve the health of the workforce while reducing costs and strengthening the bottom line.

For more information about incorporating best practices of communication to improve health literacy, [contact us](#)