

Health Insurance Literacy

What does it mean to be Health Insurance Literate?

- The knowledge, ability, and confidence to find and evaluate information about health plans.
- The ability to select the best plan for their own (or their family's) financial and health circumstances.
- Use the plan once enrolled.

For Patients/Consumers

[Health coverage for children under 26](#) – eligibility for children to join or remain on a parent's insurance plan from HealthCare.gov. [Spanish](#).

[If You Lose Job-Based Health Insurance](#) – options for workers from HealthCare.gov. [Spanish](#).

[Is a Health Savings Account Right for You?](#) – understand the advantages and disadvantages of this personal saving account for health care expenses. Mayo Clinic, 2013.

[Job Loss - Important Information Workers Need To Know To Protect Their Health Coverage and Retirement Benefits](#) – fact sheet focusing on job loss and its effect on workers' health benefits and retirement benefits. From the U.S. Department of Labor.

[MedlinePlus – Health Insurance](#) - understand why you need insurance and learn how to get started selecting plans to meet your needs. From the National Library of Medicine, updated June 2015.

[Prescriptions and Insurance Plans](#) – understand how insurance companies and employers are trying to control drug costs, the difference between brand-name drug/generic drug, and preferred and non-preferred drugs. American Academy of Family Physicians, 2012. [Spanish](#).

[Preventative Care Benefits](#) – find out what preventative services, like shots and screening tests, are available at no cost to you as a part of your health plan. From HealthCare.gov. [Spanish](#).

For Navigators

[Guide to Disability for Healthcare Insurance Marketplace Navigators](#) – This free guide helps health insurance navigators meet the needs of people with disabilities. December 2013.

[Helping Consumers Understand and Use Health Insurance](#) – This 2013 National Academy of Medicine (formerly the Institute of Medicine) Discussion Paper is a resource for patient navigators, community organizations,

employers, educators, and any organization helping consumers understand their health insurance options.

[Health Insurance Smarts](#) - geared for the consumer, but probably better used with a navigator's guidance. Kansas State University, April 2015.

[Navigator Resource Guide on Private Health Insurance Coverage and the Health Insurance Marketplace](#) - guide produced by the Georgetown University Center on Health Insurance Reforms to supplement patient navigator training available from HHS. Updated in 2014.

[Smart Choice; Health Insurance](#) - geared for the consumer, but probably better used with a navigator's guidance. University of Maryland Extension Service, 2014.

Health Insurance Literacy Measurement Tools

[Center for Patient & Consumer Engagement](#) - Health Insurance Literacy Measure (HILM), is a self-assessment measure of consumers' ability to select and use private health insurance.

Paez KA, Mallery CJ, Noel H, Pugliese C, McSorley VE, Lucado JL, Ganachari D. Development of the Health Insurance Literacy Measure (HILM): conceptualizing and measuring consumer ability to choose and use private health insurance. *J Health Commun.* 2014;19 Suppl 2:225-39. doi: 10.1080/10810730.2014.936568. PubMed PMID: 25315595; PubMed Central PMCID: [PMC4200586](#).

Quincy, L. (2012, February 1). Measuring Health Insurance Literacy: A Call to Action. Retrieved June 22, 2015, from http://consumersunion.org/wp-content/uploads/2013/03/Health_Insurance_Literacy_Roundtable_rpt.pdf.