

# Connect for Health Colorado Marketplace Supports Culturally Responsive Assistance

April 2014

Health disparities correlating with race, ethnicity, language, sexual orientation, economic status and other demographic factors continue to be a top priority among health policy researchers and policy makers. In 2013, more than one in five Hispanic Coloradans (22%) were uninsured compared with just over one in nine non-Hispanic Coloradans (12%).<sup>[1]</sup> Lower income Coloradans below 200% of the Federal Poverty Level comprised 70% of the uninsured but only 45% of the Colorado's population.<sup>[2]</sup> Targeted, well-funded education and enrollment activities must be utilized to effectively reach these populations.

The Connect for Health Colorado (C4HCO) Marketplace uses a number of strategies to provide outreach, education and enrollment assistance to diverse populations. These efforts include contracting with a range of Assistance Network sites, promoting multi-language print communications and partnering with key organizations representing diverse populations.

## Key Findings and Recommendations

Between January 1 and March 31, 2014, the Consumer Engagement Project collected 191 surveys from individuals either after they met with a Health Coverage Guide (146 respondents) or during organized group user sessions (45 respondents). The following themes emerged regarding the cultural responsiveness of C4HCO's outreach and enrollment efforts:



### Consumers are pleased with overall cultural appropriateness of C4HCO website and assistance.

Nearly all respondents indicated the information on the C4HCO web portal was presented using understandable language (92%) and in a manner respectful of their culture (96%). Moreover, 100% of respondents who received assistance from a health coverage guide or a broker indicated the assistance they received was explained in a language they could understand and in a manner that was respectful of their age, culture, gender identity, race and religion.



### Some populations struggled with account creation and security questions.

Approximately one third of previously uninsured respondents (32%) found creating an account was difficult. A number of respondents and Health Coverage Guides indicated that certain populations, particularly those who speak English as a second language, did not have a personal email address and had to create one to shop for insurance. Individuals expressed concern with having to keep track of multiple user IDs and passwords, which was a new experience for many. Some respondents voiced frustration that the security questions required to create an account were not culturally appropriate. For example, questions requiring the user to enter a relative's maiden name or information about a high school or elementary school may not be relevant to some populations.

**"Password requirements that include special characters means I won't remember it easily."  
-Survey Respondent**

## Recommendation:

C4HCO should consider a method of allowing consumers to create an account and shop for coverage without requiring an email address. Consumers who choose to enroll in this manner would need to receive eligibility notices and enrollment communications via standard mail. In addition, C4HCO should revise its security questions to ensure each question is relevant to all Coloradans.

[1] Colorado Health Institute, 2013 Colorado Health Access Survey (2013), accessed at [http://www.coloradohealthinstitute.org/uploads/downloads/CHAS\\_2013\\_Chartpack.pdf](http://www.coloradohealthinstitute.org/uploads/downloads/CHAS_2013_Chartpack.pdf)

[2] Id.



### Consumers want more basic information about insurance and a glossary of terms.

About a quarter of respondents (22%) indicated the information on the C4HCO web portal was not presented in a "simple and clear" manner despite the fact that the language used was understandable. Insurance-related concepts, such as coinsurance, copayment, and deductible are inherently complex and require meaningful explanation. A significant number of respondents (69%) had never shopped for health coverage before applying through C4HCO. More respondents who did not previously have insurance (34%) thought it was difficult to browse and compare insurance plans compared to those who previously had insurance (20%).

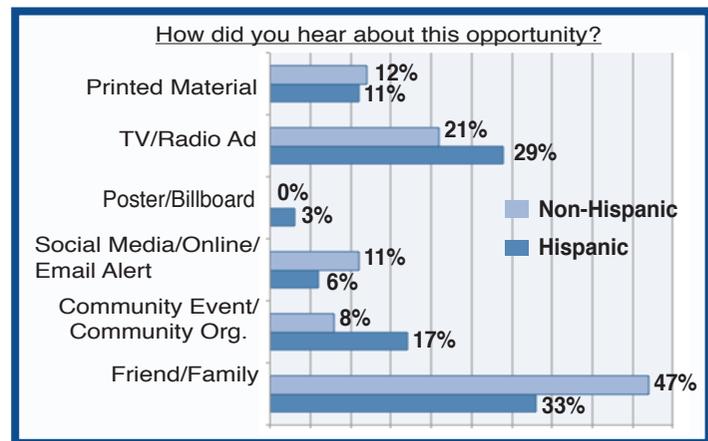
#### Recommendation:

C4HCO should develop a glossary of basic insurance terms and concepts available in multiple languages and available both on the web and in print form. The glossary should include understandable explanations of the following concepts, including how these concepts interact with each other: out-of-pocket maximums, co-insurance, deductibles, and co-payments. The glossary should also cover key concepts such as metal levels, plan types (HMO, PPO and EPO) and prescription drug formulary tier levels. To the extent possible, this glossary tool should use visual tools or animation and be integrated throughout the shopping experience. For example, consumers should be able to hover their mouse pointer over a plan's co-insurance requirement and see a pop-up bubble defining how co-insurance works.



### Culturally diverse assistance network is key to reaching vulnerable populations.

Forty-five percent of Hispanic, African American and Asian American respondents did not have health insurance before enrolling through C4HCO compared with only 11% of white respondents. This exacerbates the challenges these populations face with understanding key insurance concepts, creating online accounts and comparing health plan offerings. Moreover, Health Coverage Guides and respondents representing target populations in the Hispanic, African American and Asian American communities highlighted the importance of community buy-in and partnering with trusted sources. When asked what respondents liked about the shopping experience, 45% wrote that they liked the individual assistance



#### Recommendation:

C4HCO should continue to provide sufficient financial and technical support to its assistance network, which includes numerous community-based organizations that are well-positioned to provide necessary outreach, education and enrollment assistance to specific populations. Additionally, C4HCO should assess whether its assistance network has sufficient bilingual staff for the populations it serves. As the 2015 open enrollment period approaches, these organizations must be equipped to assist Colorado's underserved populations with unique ethnic and cultural needs.

## Consumer Engagement Project

The Consumer Engagement Project is a coalition of four Colorado organizations that advocate for affordable, high-quality health insurance for all Coloradans. Project partners developed and administered a survey to gather consumer feedback regarding the consumer experience for consumers enrolling in coverage through C4HCO.

