Studies show that people with low Health Literacy are...

- Over twice as likely to be hospitalized, often for problems that could have been prevented.
- More likely to use Emergency Rooms, use less prevention, have more unhealthy lifestyles and need more treatment.
- More likely to have difficulty filling out forms correctly and providing accurate information.

People with low Health Insurance Literacy tend to be...

- Less likely to have insurance but more likely to need it.
- Less likely to use their plan benefits or choose the best options.
- Less likely to buy plans with good coverage.
- Less likely to switch to a plan with better coverage.

What do the terms Health Literacy and Health Insurance Literacy mean?

- Health Literacy and Health Insurance Literacy include a wide range of knowledge, skills, and abilities needed to access and use information, services, resources, and products.
- Health Literacy and Health Insurance Literacy are both key to help people make better decisions for their own physical, mental, and financial health and that of their families.
How to use plain language and communicate in a clear, engaging way:

Make messages simple and clear:

- Use short common words. Be consistent in the terms you use in conversation and in handouts. Use simple clear examples and “active voice” sentences.
- Format information into “chunks,” and place important points first.
- No more than three main points at once.

Make messages look or sound appealing:

- Use spatial supports such as uncluttered design with white space, relevant visuals, one or two easy to read fonts and consistent style.
- Make the learning interactive by asking the reader or listener questions throughout the explanation.
- Phrase your sentences in a slow friendly tone with appropriate facial expressions. Maintain eye contact, and other non-verbal signals that role-model and show that your listener is important.

Use “Ask-Tell-Ask” or “Show Me” strategies to test for understanding:

- First, “What do you know so far about this?” Then: “Please tell it back or show me so I can see if I did a good job explaining it.”
- Encourage conversation. Say, “What questions do you still have?” instead of “Do you still have a question?”
- Take responsibility for any demonstrated lack of understanding: “It’s so complicated. Let me try to explain it better.”

For More Information:

Consumers for Affordable Health Care HelpLine 1-800-965-7476 can help people find health coverage they can afford, enroll in MaineCare, understand their rights under health coverage, file an appeal or complaint, or find programs to help with health care and drug costs. All calls are confidential and they do not sell anything, ever. Consumers for Affordable Health Care is a not for profit organization, but not a government office.