

# Health Literacy and Health Insurance Literacy: Do Consumers Know What They Are Buying?

By Zsofia A. Parragh and Deanna Okrent, with contributions from Bijan Mehryar, Alliance for Health Reform

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## Key Points

- Nearly nine out of ten adults have difficulty using health information to make informed decisions about their health, according to [America's Health Insurance Plans](#).<sup>1</sup>
- Only 12 percent of English-speaking American adults had proficient health literacy skills, according to the [Department of Education's National Assessment of Health Literacy](#), which used 2003 data - the latest comprehensive information on health literacy.<sup>2</sup>
- The cost of low health literacy to the U.S. economy was estimated by one study at between \$106 billion and \$238 billion in 2006. This represented between 7 percent and 17 percent of all personal health care expenditures.<sup>3</sup>
- Adults ages 25 to 39, those who are white and Asian-Pacific, people with higher levels of education, and those with higher incomes are more health literate than adults ages 65 and older, most minority groups, people with less education and people with low incomes.<sup>4</sup>
- About half (51 percent) of Americans do not understand the basic health insurance terms premium, deductible and copay.<sup>5</sup>
- When people need to do math to figure out out-of-pocket costs, the lack of understanding grows. Only 16 percent of respondents in a [Nov. 2014 Kaiser Family Foundation survey](#) could calculate the cost of an out-of-network lab test, for example.<sup>6</sup>
- 79 percent of all Americans know that a health insurance premium has to be paid every month, but only 64 percent of uninsured adults know that.<sup>7</sup>

**The second** open enrollment period, during which eligible individuals may enroll in a Qualified Health Plan for 2015 in a marketplace, runs from November 15, 2014 to February 15, 2015. Some studies show that many do not understand the very terms and concepts necessary to make informed choices.<sup>9</sup> For many people, it is the first time that they will have coverage. In addition, insurance is becoming more “consumer driven,” and often includes higher deductibles, which shifts financial risk to the patient. That increases the stakes and requires an even more sophisticated understanding of health insurance.

This toolkit addresses the extent and significance of both health literacy and health insurance literacy for Americans buying and using health insurance.

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## Health Literacy

Knowing how to find a doctor, fill a prescription, how to use and pay for that medication, and understanding the medical provider's explanations are all measures of health literacy.



A landmark [Department of Education study](#) identified low levels of health literacy as a problem. Using the [Institute of Medicine \(IOM\) definition of health literacy](#) – the capacity to obtain, process and understand basic health information and services needed to make appropriate health decisions - the authors concluded that only 12 percent of adults had proficient health literacy, 53 percent had intermediate, 22 percent had basic and 14 percent had below basic health literacy. The report attributed differences in health literacy to such factors as education, age, race/ethnicity, sources of information and health insurance coverage.<sup>10</sup>

And, there are economic implications. The cost of low health literacy to the U.S. economy is between \$106 billion to \$238 billion annually, [analysts at George Washington University estimates](#) in 2007. This represents between 7 percent and 17 percent of all personal health care expenditures.<sup>11</sup>

[The Department of Education study](#) found that adults who spoke languages other than English, or spoke multiple languages including English, had below average health literacy, as compared to adults who spoke only English.<sup>12</sup>

**Only 12 percent of adults had proficient health literacy, 53 percent had intermediate, 22 percent had basic and 14 percent had below basic health literacy, a landmark Department of Education study concluded.**

The results showed that individuals' most important source of information on health topics was health professionals in 2003. For each health literacy level, print materials such as newspapers were not as important as non-print materials, which included broadcast media such as television and radio.<sup>13</sup> More recently, a post-enrollment national survey showed that news, websites and online searches are top sources of health information in 2014.<sup>14</sup>

[The Institute of Medicine \(IOM\)](#) has conducted several roundtable discussions on health literacy since 2006, the latest on November 6, 2014. The discussions bring together leaders from academia, industry, government, foundations, associations, and patient and consumer organizations who are working to improve health literacy. [The most recent roundtable](#) explored various aspects of health literacy in such areas as oral health, medications, and the use and delivery of health care.<sup>15</sup>

### Health Insurance Literacy

Health insurance literacy focuses more specifically on insurance coverage, and the ACA brought the subject to the forefront. [A health insurance literacy expert roundtable in 2011](#) defined health insurance literacy as “the capacity to find and evaluate information about health plans, select the best plan given financial and health circumstances, and use the plan once enrolled.”<sup>16</sup>

Upon passage of the ACA, the Obama administration created the [HealthCare.gov](#) website in an effort to help consumers compare health coverage options. The ACA also funded navigator and in-person assister programs to help individuals, families and small businesses compare and contrast plans, identify what type of financial assistance may be available and help complete and send application forms for insurance.

Findings from recent surveys vary, but generally show some deficit in people's understanding of insurance terms, and larger problems in the ability to calculate cost sharing. Three-quarters of Americans ages 22-64 report that they know how to use health insurance, yet only about one-fifth could calculate the cost of a routine doctor visit.<sup>17</sup>

In a [Kaiser Family Foundation survey](#) from October 2014, most people (79 percent) knew that a health insurance premium must be paid each month, and 72 percent were able to identify the correct definition of a deductible. However, math was an issue. Only about half of respondents correctly calculated the out-of-pocket cost for a hospital stay involving a deductible and copay, and only 16 percent were successful in determining the cost of an out-of-network lab test with a capped allowable charge.<sup>18</sup>

[Another report](#), from 2013, found that 51 percent of Americans did not understand such basic health insurance terms as premium, deductible and copay.<sup>19</sup> Thirty-seven percent of marketplace enrollees did not know their deductible, and 47 percent of those receiving subsidies did not know the amount of federal assistance they were getting.<sup>20</sup>

Health insurance literacy is low among racial and ethnic minority groups, and, in particular, among minority groups with low incomes, and those who are uninsured, surveys have shown. Hispanic adults have the lowest health insurance literacy while white adults have the highest.<sup>21</sup>

Also, the abundance and complexity of insurance choices can overwhelm consumers and impact their understanding of plan features. Studies of Medicare's prescription drug program (Medicare Part D) have found that enrollment wanes when consumers face too many choices. As part of [a study published in Health Affairs in 2011](#), when consumers had fewer than 15 choices, enrollment was lower because they had trouble finding what they wanted. However, enrollment also dropped off when consumers had more than 30 choices. In addition, hyper-variation can make it difficult for consumers to compare the features of plans.<sup>22</sup>

## Public and Private Initiatives

The federal government has several initiatives in place to improve health and health insurance literacy. In 2010, the federal government announced the [Plain Writing Act](#),<sup>23</sup> [Healthy People 2020](#) and the [National Action Plan to Improve Health Literacy](#).

The action plan charges health professionals with communicating in clear and simple ways to the patient. It concludes that patients cannot adopt healthy behaviors and comply with recommendations if they do not understand the problem and their part in helping to improve their health status.

Before the first ACA open enrollment period, the federal government launched a marketplace assister program with more than 28,000 full time-equivalent staff and volunteers helping consumers to understand their insurance choices.<sup>24</sup>

Some states also have health and health insurance literacy programs, including [Minnesota](#), [Kentucky](#), [Pennsylvania](#) and [New York](#).<sup>25 26 27 28</sup>

Moreover, some commercial health insurance plans have initiated programs. For example, WellPoint in

2010 launched the [Plain Language Initiative](#) to ensure that its documents are understandable.<sup>29</sup>

On October 14, 2014, the Pharmaceutical Research and Manufacturers of America (PhRMA) launched the [AccessBetterCoverage.org](#) website, which is an educational resource to help consumers gain information about how health insurance works, what to expect from health coverage, and how to access prescription medicines.<sup>30</sup>

## Resources

### Health Insurance Literacy and the Affordable Care Act

#### **A Little Knowledge Is a Risky Thing: Wide Gap in What People Think They Know About Health Insurance and What They Actually Know**

Paez, Kathryn & Coretta, Mallery. American Institute for Research (AIR), October 2014.

<http://goo.gl/uNR1Lu>

The issue brief summarizes the results of a national health insurance literacy survey. The survey shows a gap in knowledge and perceived knowledge about health insurance.

#### **JAMA Forum: Why Health Insurance Literacy Matters**

Levitt, Larry. Journal of American Medical Association. November 26, 2014.

<http://goo.gl/WT0L3s>

This article provides an analysis of a recently conducted Kaiser Family Foundation survey: "Assessing Americans' Familiarity with Health Insurance Terms and Concepts." The survey found that consumers understood some insurance concepts and terms, but had a greater difficulty when calculations were involved.

#### **Consumers' Misunderstanding of Health Insurance**

Loewenstein, George, et al. Journal of Health Economics, June 26, 2013.

<http://goo.gl/xN57tB>

The authors surveyed Americans with private insurance to see whether they found co-pay insurance easier to understand and use than traditional insurance, with deductibles and co-insurance. The authors concluded that consumers better understood co-pay only plans, but found only weak evidence that these plans would cause people to make different choices and lower costs.

### **Developing a Measure of Health Insurance Literacy: Understanding Consumers' Ability to Choose and Use Insurance**

Paez, Kathryn et al., American Institutes for Research, February 20, 2013.

<http://goo.gl/WKXbsr>

In this issue brief, the authors describe consumer problems selecting and using health. According to the brief, the American Institutes for Research was developing a measure of health insurance literacy to objectively assess what consumers with private insurance do and do not understand about insurance.

### **Health Literacy Implications of the Affordable Care Act**

Somers, Stephen & Mahadevan, Roopa. Center for Health Care Strategies, Inc., November 2010.

<http://goo.gl/BFMfg5>

This study provides an analysis of the ACA and insights into the opportunities it presents for promoting health literacy, including in the areas of coverage expansion, equity, workforce, patient information, public health and wellness and quality.

### **Knowledge Is Power: Focusing on Health Insurance Literacy May Increase Health Coverage Retention**

Stern, Sophie. Enroll America, August 22, 2014.

<http://goo.gl/1D5bQL>

In this blog post, the author analyzes a nationally-representative post-enrollment consumer survey from April 2014 and concludes that people who enrolled had greater knowledge about the provisions of the ACA, and were more comfortable with the financial commitment than those who remained uninsured.

### **Large Racial and Ethnic Differences in Health Insurance Literacy Signal Need for Targeted Education and Outreach**

Urban Institute Health Policy Center and the Robert Wood Johnson Foundation

Long, Sharon and Goin, Dana, February 6, 2014.

<http://goo.gl/HK8Mph>

This brief examines the differences in health insurance literacy among racial and ethnic groups, and finds that literacy is the highest for white, non-Hispanic adults, and lowest for Hispanic adults.

### **Low ACA Knowledge and Health Literacy Hinder Young Adult Marketplace Enrollment**

Long, Sharon et al., Health Affairs Blog, February 12, 2014.

<http://goo.gl/Vzflnv>

This blog post, explaining survey findings, concludes that half of young adults were aware of provision in the ACA allowing individuals up to age 26 to remain on their parents' private health insurance policies.

### **Low Levels of Self-Reported Literacy and Numeracy Create Barriers to Obtaining and Using Health Insurance Coverage**

Long, S. et. al. The Urban Institute, Health Policy Center, October 2014.

<http://goo.gl/POjDGN>

The report finds that limited numeracy – mathematical proficiency - is a bigger challenge than limited literacy for nonelderly adults.

### **Measuring Health Insurance Literacy: A Call to Action, A Report from the Health Insurance Literacy Expert Roundtable**

Consumers Union, University of Maryland College Park, American Institutes for Research, February 2012.

<http://goo.gl/FywWmL>

This event called together a group of experts from academia, advocacy, health plans, and private research firms to address the problem of health insurance literacy. Attendees began creating a measure of health insurance literacy, preliminarily decided what a literate person would be able to do, defined health insurance literacy, discussed a preliminary conceptual model and offered suggestions about how a measure would be used.

### **Newly Insured Americans Don't Understand Basic Healthcare Terms**

Garcia, Sofia. *The Atlantic*, January 22, 2014.

<http://goo.gl/LKsmul>

This article, by a psychologist who works with cancer patients, highlights the effect of low health and health insurance literacy on treatment decisions.

### **Preparedness of Americans for the Affordable Care Act**

Barcellos, Silvia H. et al., Proceedings of the National Academy of Sciences, April 15, 2014.

<http://goo.gl/T1DFYk>

The authors of this paper conclude that large portions of the population are not sufficiently informed to make the best possible choices in marketplace health plans. They cite a survey concluding that half of respondents did not know about marketplaces, and 42 percent could not correctly describe a deductible.

### **Taking Stock and Taking Steps: A Report from the Field after the First Year of Marketplace Consumer Assistance under the ACA**

Grob, Rachel et al., Kaiser Family Foundation, October 1, 2014.

<http://goo.gl/QTl0WI>

In this report, authors analyzed the first year of marketplace assister programs, which are intended to help consumers understand their coverage options, apply for financial assistance and enroll. The report calls for increased education, and emphasizes the role of assisters.

### **USC survey reveals low health care literacy**

Wu, Suzanna. University of Southern California, USC News, March 24, 2014.

<http://goo.gl/Osqlihg>

This article concludes that health insurance literacy is particularly low among younger and low-income Americans.

### **Voices from the Newly Enrolled and Still Uninsured**

PerryUndem Research/Communication, Enroll America, the Robert Wood Johnson Foundation and The California Endowment, July 2014.

<http://goo.gl/vGHDVf>

This document summarizes a national survey of newly-enrolled adults and still-uninsured adults ages 18 to 64 to gain insights into the ACA's first open enrollment period between April 10 through 28, 2014. The survey finds that knowledge and education levels are barriers to enrollment efforts. According to the results of the survey, news, websites and online searches are top sources of information.

## **Health Literacy**

### **Health Literacy**

National Network of Libraries of Medicine

<http://goo.gl/LP9vQ>

This federal website provides a summary of basic health literacy terms. It includes a definition of health literacy and addresses cultural considerations, the skills needed for health literacy, the prevalence of health literacy and the economic impact.

### **Health Literacy at the Food and Drug Administration: Current Initiatives in Prescription and Nonprescription Drugs**

Michele, Theresa. IOM Health Literacy Workshop, November 6, 2014.

<http://goo.gl/t9iOBF>

The author prepared this presentation for the Institute of Medicine (IOM) Health Literacy Roundtable, and addressed health literacy in regards to prescription and nonprescription drugs. The author is the director of the Division of Nonprescription Drug Products, Office of New Drugs at the U.S. Food and Drug Administration.

### **Health Literacy: Statistics at a Glance**

National Patient Safety Foundation, 2011.

<http://goo.gl/WD7Shx>

This fact sheet addresses the scope and impact of low health literacy.

### **Oral Health Literacy – Activities to Educate the Profession**

Robinson, Lindsey. IOM Health Literacy Workshop, November 6, 2014.

<http://goo.gl/lrStbx>

The author prepared this presentation for the Institute of Medicine (IOM) Health Literacy Roundtable, and addressed health literacy concerns when it comes to oral care.

### **The Health Literacy of America's Adults: Results From the 2003 National Assessment of Adult Literacy**

Kutner, Mark, et al.

U.S. Department of Education, September 2006.

<http://goo.gl/bUufeA>

Although this assessment of health literacy was published in 2006, it is frequently cited as a baseline upon which later health literacy study has been built.

## **Federal Health Literacy Initiatives**

### **New Federal Policy Initiatives To Boost Health Literacy Can Help The Nation Move Beyond The Cycle Of Costly 'Crisis Care'**

Koh, Howard, et al. *Health Affairs*, January 2012.

<http://goo.gl/ik1pNB>

The authors, all current or former Obama administration officials, describe three federal policy initiatives and state that both public and private organizations have an important role to play in addressing the challenge of limited health literacy.



### **Final Guidance on Implementing the Plain Writing Act of 2010**

Executive Office of the President, Office of Management and Budget, April 13, 2011.

<http://goo.gl/SK3NTx>

This document concerns the Plain Writing Act of 2010 that President Obama signed into law in 2010. It requires federal executive agencies to have clear and understandable communication with the public.

### **Healthy People 2020**

U.S. Department of Health and Human Services, December 2, 2010.

<http://goo.gl/SzmJPE>

This document provides 10-year goals and objectives for health promotion and disease prevention, and includes health literacy limits national objectives.

### **National Action Plan to Improve Health Literacy**

U.S. Department of Health and Human Services, Office of Disease Prevention and Health Promotion, 2010.

<http://goo.gl/tB3zjm>

Former Health and Human Services Secretary Kathleen Sebelius launched the National Action Plan to Improve Health Literacy in 2010. The document points out the plan's basic elements.

### **Private Sector Health Insurance Literacy Initiatives**

#### **New resource on health coverage, Highlights hurdles patients may face accessing needed medicines, October 14, 2014.**

Pharmaceutical Research and Manufacturers of America (PhRMA), October 14, 2014

<http://goo.gl/JuEfpJ>

This news release announced the Pharmaceutical Research and Manufacturers of America's (PhRMA) patient education website:

AccessBetterCoverage.org. The website is intended to educate consumers about health insurance coverage and access to prescription drugs.

#### **Health Literacy and America's Health Insurance Plans: Laying the Foundation and Beyond**

America's Health Insurance Plans, November, 2013.

<http://goo.gl/JToBTR>

In this publication, the health plan association reviews the health literacy programs of 30 member companies. The programs vary in approach and focus on clear communication and the need for increased consumer health literacy.

### **Selected Experts**

**David Adler**, program officer  
Robert Wood Johnson Foundation  
[dadler@rwjf.org](mailto:dadler@rwjf.org)  
(877) 843-7593

**Drew Altman**, president and chief executive officer  
Kaiser Family Foundation  
[daltman@kff.org](mailto:daltman@kff.org) [rsingh@kff.org](mailto:rsingh@kff.org)  
(650) 854-9400

**Cynthia Baur**, senior advisor, health literacy  
Office of the Associate Director for Communication  
Centers for Disease Control and Prevention  
[cynthia.baur@cdc.hhs.gov](mailto:cynthia.baur@cdc.hhs.gov)  
(404) 498-6411

**John Beshears**, assistant professor of business administration  
Harvard Business School  
[jbeshears@hbs.edu](mailto:jbeshears@hbs.edu)  
(617) 496-6543

**Linda Blumberg**, senior fellow  
Health Policy Center, The Urban Institute  
[lblumberg@urban.org](mailto:lblumberg@urban.org)  
(202) 261-5709

**Cindy Brach**, senior health policy researcher  
Agency for Healthcare Research and Quality  
[cindy.brach@ahrq.hhs.gov](mailto:cindy.brach@ahrq.hhs.gov)  
(301) 427-1444

**James J. Choi**, professor of finance  
Yale School of Management  
[james.choi@yale.edu](mailto:james.choi@yale.edu)  
(203) 436-1833

**Joelle Friedman**, associate director  
University of Pennsylvania  
[joellef@mail.med.upenn.edu](mailto:joellef@mail.med.upenn.edu)  
(215) 746-5873

**Rachel Grob**, director of National Initiatives  
The Center for Patient Partnerships  
[rachel@patientpartnerships.org](mailto:rachel@patientpartnerships.org)  
(608) 265-6267

**Linda Harris**, director of Division of Health Communication and eHealth  
U. S. Department of Health and Human Services,  
Office of Disease Prevention and Health Promotion  
[linda.harris@hhs.gov](mailto:linda.harris@hhs.gov)  
(240) 453-8262

**Genevieve M. Kenney**, co-director and a senior fellow  
The Urban Institute  
[ikenney@urban.org](mailto:ikenney@urban.org)  
(202) 261-5568

**Howard K. Koh**, Professor of the Practice of Public Health Leadership  
Harvard School of Public Health  
[hkoh@hsph.harvard.edu](mailto:hkoh@hsph.harvard.edu)  
(617) 432-1090

**Jonathan Kolstad**, assistant professor of health care management  
The Wharton School, University of Pennsylvania  
[jkolstad@wharton.upenn.edu](mailto:jkolstad@wharton.upenn.edu)  
(215) 898-6861

**Mark Kutner**, senior vice president and program director, IDER Program  
American Institutes for Research  
[MKutner@air.org](mailto:MKutner@air.org)  
(202) 403-5000

**David Laibson**, Robert I. Goldman Professor of Economics  
Harvard University, Department of Economics  
[dlaibson@harvard.edu](mailto:dlaibson@harvard.edu)  
(617) 496-3402

**Larry Levitt**, senior vice president for special initiatives  
Kaiser Family Foundation  
[llevitt@kff.org](mailto:llevitt@kff.org)  
(650) 854-9400

**George Loewenstein**, Herbert A. Simon Professor of Economics and Psychology  
Carnegie Mellon University  
[gl20@andrew.cmu.edu](mailto:gl20@andrew.cmu.edu)  
(412) 268-8787

**Sharon K. Long**, senior fellow  
Health Policy Center, The Urban Institute  
[slong@urban.org](mailto:slong@urban.org)  
(202) 261-5217

**Brigitte Madrian**, Aetna Professor of Public Policy and Corporate Management  
Harvard Kennedy School  
[Brigitte\\_Madrian@harvard.edu](mailto:Brigitte_Madrian@harvard.edu)  
(617) 495-8917

**Roopa Mahadevan**, program officer  
Center for Health Care Strategies  
[rmahadevan@chcs.org](mailto:rmahadevan@chcs.org)  
(609) 528-8400

**Kathryn Paez**, principal researcher, Health and Social Development Program  
American Institutes for Research  
[kpaez@air.org](mailto:kpaez@air.org)  
(202) 403-5000

**Terri Ann Parnell**, principal and founder  
Health Literacy Partners, LLC  
[tparnell@healthliteracypartners.com](mailto:tparnell@healthliteracypartners.com)  
(516) 528-6485

**Karen Pollitz**, senior fellow, health reform and private insurance  
Kaiser Family Foundation  
[kpollitz@kff.org](mailto:kpollitz@kff.org)  
(202) 347-5270

**Lynn Quincy**, associate director, Health Reform Policy  
Consumers Union  
[lquincy@consumer.org](mailto:lquincy@consumer.org)  
(202) 462-6262

**Sophie Stern**, deputy director of the Best Practices Institute  
Enroll America  
[sstern@enrollamerica.org](mailto:sstern@enrollamerica.org)  
(202) 809-7425

**Michelle Theresa**, director of Division of Nonprescription Drug Products  
U.S. Food and Drug Administration, Office of New Drugs  
[theresa.michele@fda.hhs.gov](mailto:theresa.michele@fda.hhs.gov)  
(301) 796-1593

**Sheida White**, Assessments Division: National Assessment Branch, NCES  
National Center for Education Statistics  
[Sheida.White@ed.gov](mailto:Sheida.White@ed.gov)  
(202) 502-7473

**Stephen Zuckerman**, co-director and a senior fellow  
Health Policy Center, The Urban Institute  
[szuckerm@ui.urban.org](mailto:szuckerm@ui.urban.org)  
(202) 261-5679

## Websites

### *Government*

Agency for Healthcare Research and Quality  
<http://www.ahrq.gov>

Center for Consumer Information and Insurance Oversight  
<http://www.cms.gov/ccio/index.html>

Centers for Disease Control and Prevention  
<http://www.cdc.gov/>

Department of Health and Human Services  
[www.dhhs.gov](http://www.dhhs.gov)

HealthCare.gov: <https://www.healthcare.gov/>

Healthy People.gov - HealthyPeople2020  
<http://www.healthypeople.gov/>

National Institutes of Health <http://www.nih.gov>

Senate Health, Education, Labor and Pensions Committee  
<http://www.help.senate.gov/>

The Plain Language Action and Information Network (PLAIN) <http://www.plainlanguage.gov/>

### *Other*

AHIP Coverage <http://www.ahipcoverage.com/>

American Enterprise Institute <http://www.aei.org/>

American Institutes for Research <http://www.air.org/>

America's Health Insurance Plans  
<http://www.ahip.org/>

Center for Patient and Consumer Engagement  
<http://aircpce.org/>

Consumers Union <http://consumersunion.org/>

Enroll America <http://www.enrollamerica.org>

The George Washington University, Milken Institute School of Public Health  
<http://publichealth.gwu.edu/>

Institute of Medicine <http://www.iom.edu/>

Kaiser Family Foundation [www.kff.org](http://www.kff.org)

National Association of Insurance Commissioners  
<http://www.naic.org/>

National Center for Education Statistics  
<http://nces.ed.gov/>

National Health Information Center <http://health.gov>

Robert Wood Johnson Foundation  
<http://www.rwjf.org/>

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## Endnotes

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