



*February 12, 2014*

## ***Welcome!***

Welcome to the inaugural issue of ***From Coverage to Care*** - a newsletter designed to bring providers and staff relevant information and resources to better understand and connect with newly insured patients.

More than 40 million Americans are now eligible for coverage as a result of the Affordable Care Act. Many of these individuals may come to your offices with little to no experience using health insurance with a primary care provider, or getting regular preventive care. As a result, the newly insured may have trouble navigating the health care system and getting routine care and preventive services - and they may need your help.

***From Coverage to Care*** is an initiative sponsored by the Centers for Medicare & Medicaid Services, Office of Minority Health (CMS OMH), designed to help the newly insured understand:

- What it means to have health insurance
- How to find a provider
- When and Where to get health services;
- Why prevention and partnering with a provider is important for achieving optimal health.

This newsletter provides information and resources that may be helpful as you guide the newly insured through the health care system and partner with your patients for optimal care.

**For more information, contact [coveragetocare@cms.hhs.gov](mailto:coveragetocare@cms.hhs.gov).**

## **Understanding the Newly Insured: Health Literacy**

The newly insured population may differ from your already insured patients. The newly insured may be more racially, ethnically, and linguistically diverse. They are more likely to be under- or unemployed, and alternate between enrollment in Medicaid and a health plan offered through the Health Insurance Marketplace. A [recent study](#) explores some major differences between those new to coverage and insured patients.

For you and your colleagues nationwide, this means you will likely see patients who are using insurance cards and health insurance for the first time, and who don't yet understand the "language" of health care. More than [77 million people](#) have low health literacy, which refers to their ability to obtain, process, and understand basic health information. Low income individuals, those with lower education levels, racial and ethnic minorities, the disabled, and the elderly tend to have lower rates of health

literacy - many of whom will now have access to affordable health care coverage options.

Almost every point in getting care requires patients to read and understand important health care information. Fear, embarrassment, and a non-user-friendly health care system may prevent individuals from asking for clarification or alternate explanations regarding treatment or medical advice - this is especially challenging when patients are also overcoming low literacy or English proficiency levels. The newly insured also may not have had health care coverage before the Affordable Care Act and may not know how to access or navigate the health care system to get routine care. These patients are likely to need your help, patience, and clear communication about how to get the most out of the health care system.

## **READ MORE**

- [Newly Insured Americans Don't Understand Basic Healthcare Terms](#)
- [How the Uninsured will Fare \(State by State\)](#)
- [NHPR Report Profiling Additional Newly Insured Consumers \(audio link\)](#)

## **TOOLS**

- [Health Literacy Training for Providers and Health Professionals](#)

## **The 411 on the Affordable Care Act: The Basics of Health Care Reform**

The Affordable Care Act is complex. Based on discussions with providers, community organizations, and consumers, there's a lot of confusion around what the implications will be. As more and more Americans become insured, either through enrollment in Medicaid, a health plan offered through the Marketplace, or other health care coverage options, they may turn to you and other community resources for help understanding what their new health insurance means and how to use it. While you may be able to answer many of their questions and point them to resources in the community, the links below provide information to help you better understand the Affordable Care Act and to be able to explain how it will benefit your patients.

## **READ MORE**

- [Health Insurance Marketplaces: Top 10 Things Providers Need to Know](#)

## **TOOLS**

### **Marketplace Profiles by State**

[Arizona](#) - [California](#) - [Michigan](#) - [Mississippi](#) - [Other States](#)

### **ACA Fact Sheets**

[Arizona](#) - [California](#) - [Michigan](#) - [Mississippi](#) - [Other States](#)

## Office Insight: Engaging with the Newly Insured

Helping consumers become engaged patients will require that they establish relationships with their providers based on trust, equity, and communication. Providers and office staff have a unique role to play in promoting a positive patient experience, especially among patients that have little or no prior experience with the health care system. A smiling face, caring words, patience, clear tone, and steady hands help to inspire confidence and reduce fears.

This person-to-person connection is the crucial first step to truly engage newly insured patients. Both providers and patients are then ready to participate in high quality, culturally and linguistically competent health care services. Providers and office staff can find resources in this newsletter that can be shared with patients about staying healthy, using insurance, the benefits of the Affordable Care Act, and making the first appointment.

### READ MORE

- [What do patients want from health care?](#)
- [First impressions and beyond: marketing your practice in touch points - Part I, Part II](#)

**To learn more about From Coverage to Care, please send an email to [coveragetocare@cms.hhs.gov](mailto:coveragetocare@cms.hhs.gov). Go to **SUBSCRIBE** to subscribe to additional newsletters.**

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