

# Healthcare Literacy FACTS

Many employees are not savvy about their health plans and can make poor decisions. Education can encourage your employees to more fully use their benefits and jump over the following hurdles:

Poor healthcare literacy is connected to avoidance of healthcare services:

 **30%**  
delay or avoid care because of cost.<sup>1</sup>

 **only 8%**  
of those aged 35+ received all of their recommended preventive care services.

**100K+**  
lives saved each year if everyone received recommended preventive care.<sup>2</sup>

Employees with low health literacy are more likely to:

-  skip preventive care
-  use medications incorrectly<sup>3</sup>
-  have chronic conditions
-  not follow treatment plans<sup>4</sup>
-  visit the emergency room and have preventable hospitalizations
-  have higher mortality rates

## RESEARCHING INSURANCE BENEFITS DURING OPEN ENROLLMENT:

**56%** spend **less than 30 minutes** researching their benefits.

conduct **no research**. **19%**

**40%** would rather be subjected to some other form of discomfort... like 3 hours of hot yoga.<sup>5</sup>

## UNDERSTANDING HEALTH INSURANCE:

**42%** aren't confident they understand how health insurance works

**51%** struggle to understand different plan options

**50%** don't know what counts towards their deductible

**45%** don't know how to find out if a procedure is covered

**47%** are not confident in their ability to evaluate health insurance plans<sup>6</sup>

**30%**  don't understand what an Explanation of Benefits (EOB) is or if it should be paid<sup>7</sup>

 **only 4%** can define all 4 of these basic terms: deductible, co-pay, coinsurance, and out-of-pocket maximum<sup>8</sup>

 **95%** who participated in benefits counseling found it valuable

 **98%** of benefits counseling participants better understand their benefits<sup>9</sup>

## IMPORTANCE OF BENEFITS:

 **95%** of people chose health care as the most important benefit

 **88%** of people said they would choose better health benefits over a salary increase<sup>10</sup>

 **56%** said liking their health benefits is a key factor at staying at their current job<sup>11</sup>

The CDC recognized low health literacy is a national public issue and created the National Action Plan for Health Literacy.

Tango Health can help employees understand their benefits and conveniently select the right plans with benefits decision support software.

Visit [tangohealth.com](http://tangohealth.com) to learn more.