


# HEALTH LITERACY:

## An Emerging Public Health Issue With A Big Impact on Business

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It is called low health literacy and as defined, "it is a patient's ability to read and understand (medicine labels, and other written information) and act on health care information" (such as acting on procedures and instructions, such as medications and appointment schedules). Low health literacy affects and will continue to affect patient care, health care outcomes, and overall costs. If patients do not understand their health care, they will not receive the care they need.

As the business community is a major purchaser of health care, low health literacy's impact on business' bottom line can be significant. Research report after report confirms this trend. A 2004 National Women's Health Report found that compared to their peers with average literacy skills, people with poor health literacy skills:

- are more likely to report poor health status
- twice as likely to be hospitalized
- remain in the hospital more days per each admission
- have one more outpatient visit per year,
- are more likely to make medication errors, and
- are less likely to comply with recommended treatment

This higher use of health care services directly translates into higher health care costs. According to the Institute of Medicine, health literacy cost the health care industry \$58 million per year.

If left unmanaged, health literacy will continue to adversely affect medical outcomes, signaling a wake up to the health insurance industry and the business community that proactive steps need to be taken to reduce low health literacy. Fortunately, the health insurance industry is taking new steps to insure the materials they produce are health literate.

In 2005, America's Health Insurance Plans, a national trade association representing nearly 1,300 member companies

providing benefits to more than 200 million Americans, adopted recommendations for health literacy, including working with the Partnership for Clear Health Communication, a coalition of organizations and individuals that work to promote adoption of principles of clearer health communication. These principles include calling for materials to be written at a sixth-grade level and adopting national health literacy policies. AHIP also convened a task force last April to determine how to best advance this goal, also creating a task force of 40 representatives within 35 companies. Its goals include a three-pronged strategy that includes focusing on health literacy as a topic at conferences, creating a repository of tools and resources on AHIP's web site, and creating a permanent infrastructure within AHIP to continue this work.

With AHIP taking a strong leadership role in health literacy, its members too are also taking positive action to produce health literate information. Group Health Cooperative in Seattle created a "Center for Health Studies Readability Toolkit" for researchers, which includes health literacy guidelines and a checklist for writers; template language for consent forms; suggestions for alternatives to complex words, research terms, and medical jargon; a list of available resources, including on-line resources and websites; and a list of relevant literature. This project is now being used by the NIH's Roadmap Initiative, which among other things, works to find ways to more easily translate research findings.

In July 2005, Blue Cross Blue Shield of Rhode Island (BCBSRI) started Rhode Island's first and only organization for health literacy. The project is named the Rhode Island Health Literacy Project (RIHLP) and its new core members include: Brown University, Quality Partners of Rhode Is-

It is a rare health issue. It has no genetic link, has no known cause, and has no identifiable known risk factors. Somehow, however, it affects health care consumers of all sorts — regardless of race, education level, ethnic status, income level, or age. In fact, today this public health issue impacts nearly half of all adult Americans — nearly 90 million.

### Letter #1 – Today's Industry Standard

A Health Literacy Advisor feature highlights all words that may complicate health literacy – (health words in yellow, non-health in blue)

Dr. Brad Bonebreak  
10 Takecare Way  
Healthyville, USA 11111

Dear Ms. Jones:

Even though you are asymptomatic our laboratory report indicates a small benign cyst, and removing it will require a subcutaneous injection and sutures.

Beware that after the procedure you may experience hyperpyrexia and glycosuria, among other symptoms. We will prescribe an analgesic and topical medication, but beware it might not work if you have hypertension, angina, pleurisy, spondylitis, atherosclerosis, vasculitis, or have had an infarction.

Otherwise, Ms. Jones, good luck. We know you will follow your health care instructions and hope you recuperate soon.

Yours truly,  
The Health Care Industry

### Letter #2 – After using the Health Literacy Advisor

The Health Literacy Advisor offers the user recommendations to help create health literate documents. The words highlighted below in purple are replacements the user selected to increase the readability of this letter.

Dr. Brad Bonebreak  
10 Takecare Way  
Healthyville, USA 11111

Dear Ms. Jones:

Even though you are have no signs our lab report shows a small non-cancerous cyst, and removing it will require a shot and stitches.

Beware that after the surgery you may experience a very high fever and sugar in your pee, among other signs. We will give you a drug that lowers pain and medicine for your skin, but watch out, it might not work if you have high blood pressure, chest pain, swollen lung tissue that makes it hard to breathe, swelling and/or pain in the spine, hardening of the arteries, blood vessel swelling, or have had a heart attack.

Otherwise, Ms. Jones, good luck. We know you will follow your health care orders and hope you get better soon.

Yours truly,  
The Health Care Industry

land, the Hospital Association of Rhode Island, the Rhode Island Medical Society and the Rhode Island Department of Health, among others. The goal of RIHLP is to work together to improve health literacy in Rhode Island so all consumers better communicate and understand health information, treatment options, and self-care instructions. And insurer Anthem quickly recognized its need to produce health literate materials as a participating provider for the state of Maine during the launch of the DirigoChoice plan in 2005.

Others, such as state governments and the federal government, among industry groups and private organizations are also starting to develop plans on how best to produce health literate information. Given this timely groundswell and its financial impact, now is time for business and labor make a greater investment in health literacy.

#### Business Involvement: What Your Organization Can Do

Because the cost of health literacy not only affects individual health care outcomes, which affect actual medical costs, but invariably the overall cost of health care, including insurance premiums, business can leverage its role in the health care debate to assure the materials its health plans produce are health literate. Here are some steps on how your organization can get involved.

#### Become Educated

If health literacy is new to you, take the time to understand the concept and how it affects employee health, employee out-

comes, and ultimately your bottom line, especially if you are self-insured. If your employees understand their health care, they will be more compliant health care consumers and more productive workers. Low health literacy not only affects the health care industry, but your entire company. Learn more about health literacy, review the following resources:

- The 2003 National Assessment of Adult Literacy (NAAL). A report on the national assessment of literacy in the United States. [www.nces.ed.gov/naal/](http://www.nces.ed.gov/naal/)
- National Network of Libraries of Medicine [nmlm.gov](http://nmlm.gov), <http://nmlm.gov/outreach/consumer/hlthlit.html>
- AMA Foundation, <http://www.ama-assn.org/ama/pub/category/8115.html> onsumer/hlthlit.html

#### Familiarize Yourself with Industry Organizations and Programs

- American Medical Association, Health Literacy: Help Your Patients Understand The AMA Foundation has been working to raise awareness of health literacy within the medical community. [www.ama-assn.org/ama/pub/category/8115.html](http://www.ama-assn.org/ama/pub/category/8115.html)
- California Health Literacy Initiative The goal of this initiative is to impact the health and well being of individuals with low literacy skills, their families, and their communities. [www.cahealthliteracy.org](http://www.cahealthliteracy.org)

#### Familiarize Yourself with Industry Tools

Learn about new industry tools, including the Health Literacy Advisor launched this year from Health Literacy Innovations [www.HealthLiteracyInnovations.com](http://www.HealthLiteracyInnovations.com).

The program is the nation's first interactive health literacy checker to help make health information health literate. As a "health literacy checker," the Health Literacy Advisor streamlines the health literacy review process using electronic readability indices, including the Fry-based formula, and taps into a glossary of more than 9,000 interchangeable terms. The program, which is add-on to Microsoft Word, operates like a "spell-checker" and scans a document for its readability and its health literacy. If it finds words or terms that reduce health literacy, it will highlight those words and offer an alternative.

#### Take Action:

##### Work with your health plan, insurer, or TPA

If you believe the information your employees receive — patient brochures, plan materials, or other printed information — are not health literate - contain medical jargon, clunky words, or hard to understand language, ask your plan administrator for help.

Ask the plan manager to have someone review your health materials for their readability and for their health literacy. Make sure your health plan materials meet HIPAA standards, standards for good health literacy, and meet 6th grade reading levels. Leverage your relationships with health plan administrators to encourage them to produce health literate materials. □

*Aileen Kantor is the founder of Health Literacy Innovations, a privately-held company headquartered in Bethesda, Maryland, which creates innovative tools to enhance health literacy. For more information, visit [www.HealthLiteracyInnovations.com](http://www.HealthLiteracyInnovations.com).*