

Overview of Serving Vulnerable and Underserved Populations

Serving Vulnerable and Underserved Populations: Part 1 of 5



Introduction

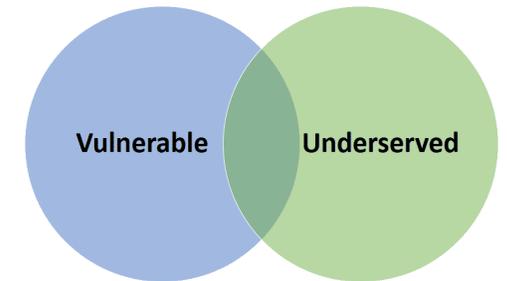
Some consumers face unique barriers that make it difficult for them to get health insurance coverage and basic health care services. These consumers are referred to as vulnerable and/or underserved. These populations might have poorer health outcomes than the average consumer and might get fewer or inadequate health care services.

Main Topics

- Vulnerable and underserved populations
- Access to coverage and health care services
- Consumers with low literacy
- Culture and linguistics defined
- Cultural and linguistic competence
- Diverse consumer groups
- Serving consumers with Limited English Proficiency (LEP)

Vulnerable and Underserved Populations

- There is considerable overlap among vulnerable and underserved populations. Many consumers may fall into both categories. Because of this, the term underserved is often used interchangeably with vulnerable. However, they are different.
 - Vulnerable consumers tend to experience additional barriers to getting care.
 - Underserved consumers have limited access to health care services.
 - **Example:** An individual with limited English proficiency may be considered vulnerable if they are easy to take advantage of. However, they may not be underserved because they might have access to high-quality care.



Vulnerable and Underserved Populations (Continued)



- Vulnerable populations may:
 - Display fear and distrust in accessing government programs.
 - Have a limited ability to understand or give informed consent without the assistance of language technology or services.
 - Have mobility impairments.
 - Have a lack of access to transportation services.
 - Have a lowered capacity to communicate effectively.
- Underserved populations may:
 - Receive fewer health care services.
 - Encounter barriers to accessing primary health care services (e.g., economic, cultural, and/or linguistic).
 - Have a lack of familiarity with the health care delivery system.
 - Face a shortage of readily available providers.

Access to Coverage and Health Care Services



- Generally, access refers to the timely availability of health services to achieve the best health outcomes for a consumer.
- The following key barriers may prevent vulnerable and/or underserved consumers from accessing health care services:
 - Lack of coverage;
 - High health care costs;
 - Inconsistent sources of care;
 - Low health literacy;
 - Lack of reliable transportation (private or public) or other difficulties physically accessing provider offices; and
 - Unavailability of providers (e.g., medically underserved areas).

Access to Coverage and Health Care Services (Continued)



- Health insurance helps reduce the financial burden of accessing health care. Consumers who lack coverage are less likely to get medical care and more likely to be in poor health. As a best practice, assisters should explain the dangers of lacking coverage to the consumers they help.
- Consumers who lack coverage may:
 - Delay seeking care;
 - Get care that does not fit their specific needs;
 - Get a late diagnosis of their diseases;
 - Get less care; and
 - Pay much higher costs for care and be in debt.

Consumers in Rural Areas

- Consumers in rural areas may face barriers accessing essential health services, which contributes to poorer health outcomes.
 - Access to Transportation.
 - Rural residents may not be able to visit locations where they can get coverage information.
 - Access to Specialists.
 - Specialists may be located in urban areas, making it difficult for rural residents to visit them.
 - Access to computers and Internet.
 - Rural populations may not have the ability or resources to access coverage information online. Internet access may not be available, or consumers may have transportation barriers that limit their access to public internet access.

Consumers in Rural Areas (Continued)



- Assistors should consider conducting outreach or educational events where rural consumer populations live, work, or access community services, such as:
 - Churches or faith-based institutions;
 - Libraries;
 - Community clubs and health centers;
 - United States Department of Agriculture (USDA) extension programs to reach farmers and schools;
 - Tribal offices and Indian Health Service (IHS);
 - Schools; and
 - Local newspapers

Consumers with Low Literacy

- Literacy refers to an individual's ability to read and write. The ability to read, write, and speak English or another language can affect how well consumers understand their coverage options.
- Consumers may be embarrassed about their low literacy and try to hide the fact that they have difficulty reading or writing. Assisters should consider the factors at hand to alert them that there might be a literacy issue.
- If an assister believes that they have identified someone with low literacy, they should reference the resources provided in this training to help them or seek guidance from another individual or organization that has expertise with helping this type of consumer.

Consumers with Low Literacy (Continued)



- Tips for working with consumers with low literacy:
 - Ask open-ended questions.
 - Read written instructions out loud.
 - Speak slowly.
 - Write information down, draw, or point to pictures, posters, and other visuals.
 - Confirm that consumers understand what is being said.
 - Use plain language and simple words, especially when describing difficult coverage terms.
 - Present complex information in small amounts to avoid potentially overwhelming the consumer.
 - Use active voice as much as possible (e.g., "I got a translator" and not "The translator was obtained by me").

Consumers with Low Health Literacy



- Health literacy is the ability to understand basic information about health coverage and health care services, use that information to make decisions, and follow instructions for treatment. Generally, consumers who are health literate understand how to use their health coverage and navigate health coverage options available to them.
- Low health literacy might be more prevalent among:
 - Minority populations;
 - Recent immigrants;
 - Individuals with low socioeconomic status;
 - Medically underserved people;
 - Previously uninsured populations;
 - American Indians/Alaskan Natives (AI/AN) who have only accessed IHS; and
 - Older adults.

Consumers with Low Health Literacy (Continued)

- Consumers with low health literacy may have difficulty:
 - Understanding paying premiums on time and coinsurance/copayments during a provider visit;
 - Finding providers and services;
 - Filling out complex health forms;
 - Sharing their medical history with providers;
 - Seeking preventive health care;
 - Knowing the connection between risky behaviors and health;
 - Managing chronic health conditions; or
 - Understanding directions on taking medicine.

Culture

- Culture can shape or determine how consumers:
 - Understand and process health care information;
 - Express concerns about their health conditions; and
 - Think about their health, their bodies, and the health care coverage and services they need.

Linguistics

- Linguistics refers to language.
- Effective use of language is important to understanding a consumer's needs and to making sure consumers understand you.
- Before helping consumers, assisters should identify the common languages spoken. If they are unable to communicate in those languages, assisters should locate language assistance services, including interpretation and translation services, before they meet with consumers.
- Assisters should never assume that consumers have specific language preferences based on characteristics, such as their races or ethnicities.
- Assisters should ensure the individuals providing language assistance are qualified to do so, including family members and minors, as interpreters.

Cultural and Linguistic Competence

- Cultural and linguistic competence are behaviors, attitudes, and policies that come together in a system, agency, or among professionals to enable effective work in cross-cultural situations.
- Cultural and linguistic competence implies having the capacity to function effectively as an individual and an organization within the context of the cultural beliefs, behaviors, and needs presented by New Mexico consumers and their communities.

Serving Consumers with LEP

- Individuals who do not speak English as their primary language and who have a limited ability to read, write, speak, or understand English are referred to as consumers with Limited English Proficiency (LEP).
- Language assistance services are very important because language barriers can cause poor communication or miscommunication between assisters and consumers. These barriers could lead to coverage decisions that are based on misunderstanding and/or incorrect information.

Protections for Diverse Consumer Groups



- It is important to recognize and be sensitive to consumer differences based on disability, age, sex, and religion. Certain laws protect consumers in these groups.
 - The Patient Protection and Affordable Care Act (ACA) and the Civil Rights Act of 1964 prohibit discrimination on the grounds of race, color, national origin, sex, sexual orientation, age, disability, or gender identity.
 - The Americans with Disabilities Act (ADA) and other laws protect consumers against discrimination based on disability.
 - The Age Discrimination Act and other laws protect consumers against age discrimination.
 - Title IX of the Education Amendments and other laws protect consumers against gender discrimination.
 - Multiple laws protect consumers against religious discrimination.

Key Points

- Assisters may have to help consumers who are vulnerable and/or underserved. While underserved consumers have limited access to health care services, vulnerable consumers tend to experience additional issues with getting care, though many consumers may fall into both categories.
- Key barriers to accessing health care for vulnerable and underserved populations may include a lack of coverage, high health care costs, inconsistent sources of care, low literacy/health literacy, lack of reliable transportation, and/or other difficulties physically accessing provider offices.
- It is important for assisters to recognize and be sensitive to consumer differences based on disability, age, sex, gender, race, culture, language, religion, etc.



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