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Improving Health Insurance Literacy Within Our Community Through the Use of Local Libraries

Bonnie Gregg

Jenny Lieu

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Executive Summary

Introduction of the Problem

Health care can be confusing for everyone. Health literacy provides a framework to guide both health care professionals and community members to use health information and make informed decisions about their own, their families, their communities, their nation's, and the world's health and wellbeing (HLM, 2019). Health Literacy Media (HLM) found that 94% of patient education materials are written beyond most people's ability to understand and 70% of adverse drug events are a result of taking or giving medication the wrong way because people do not fully understand the instructions. Barriers to clear communication and access to quality care exist everywhere, every day, and can affect every person no matter their profession, level of education, or income (HLM, 2019).

Literature Review

The term "health literacy" refers to a set of skills that people need to function effectively in the health care environment (Berkman, Sheridan, Donahue, Halpern, & Crotty, 2011). These skills include print literacy, numeracy, and oral literacy. In 2003, the National Center for Education Statistics (NCES) conducted the nation's most comprehensive measure of adult literacy known as the National Assessment of Adult Literacy (NAAL). The NAAL reported that only 12% of adults have proficient health literacy (U.S. Department of Education, 2003). Current data propose the United States has an 86% literacy rate and the majority of Americans are only able to read at seventh or eighth-grade level (WorldAtlas, 2019). This nationwide health literacy epidemic is estimated to cost \$106-236 billion annually (Hessler, 2015). Patients with low health literacy have a difficult time communicating with their health care professionals, describing their symptoms, and identifying their medications. In general, this has led to higher

rates of hospitalization and less frequent use of preventative services. These outcomes are linked with higher morbidity, mortality, health disparities, and overall health care costs.

Community resources, such as libraries, can provide residents with information, education, social support, and local health and social services (National Academies of Sciences, Engineering, and Medicine, 2018). Libraries have a tremendous outreach. Approximately 50% of Americans visit a library each year (Morgan, Dupuis, D'Alonzo, Johnson, & Graves, 2016). Two-thirds of the population of the United States live near a public library (Whitney, Keselman, & Humphreys, 2017). Many members of the community also have access to physical libraries through schools, community centers, colleges, health care institutions, and places of employment. Libraries can reduce the learning gap between consumers and health care providers by providing adequate information access and quality health information for individuals of all reading levels and languages.

Libraries are trusted community institutions that offer an environment for all members of the community and serve as places of lifelong learning. As liaisons between health information and consumers, libraries can lower these barriers by improving health literacy needs for the public, contributing to the overall wellbeing of community members. With the increased popularity of the internet as a destination for health information, more users are turning to the library for their consumer health information needs. Inside the library, 37% of those using public computers go online to research health issues (Hessler, 2015). Across multiple studies, 6-20% of library reference questions were health-related, and in libraries with dedicated health or science departments, this number increased to approximately 60% (Hessler, 2015).

The literature review revealed that libraries are an excellent conduit for improving health literacy and population health. Libraries are free and accessible to all. In addition, libraries have

been involved in efforts to improve general literacy, information literacy, health education, and patient education for more than a century (Whitney et al., 2017). Librarians are in a unique position of being able to direct patrons to reliable sources of health information. Librarians routinely assist patrons with unmet health and social needs (Whiteman et al., 2018). Overall, libraries and librarians can be effective partners in conducting research in health literacy and in building sustainable health literacy programs within organizations and communities.

Project Methods

The purpose of this project was to improve health literacy within the community through the use of local libraries. A needs assessment was performed at several local libraries to determine the health literacy need of the community. The needs assessment revealed that the topic of the Affordable Care Act (ACA) needed attention due to the lack of resources available in the community and a large number of patrons that lacked health insurance. The goal of this project was to improve health insurance literacy regarding the ACA within the community. The settings chosen for the implementation of this project included the Kingshighway and Budar branches of the Saint Louis Public Library system.

Evaluation

The design of this project was an exploratory non-experimental community improvement project. Information was presented at an educational session in a digital format with a PowerPoint presentation. Participants were also given an informative brochure to accompany the presentation. An open question and answer session were conducted after the presentation.

The project had an enrollment of 39 total patrons (n=39) from two local libraries to participate in the presentation regarding health insurance literacy relating to the Affordable Care Act (ACA). Participants were asked to participate in a survey before and after the presentation.

The surveys consisted of a combination of rating scale questions, Likert-type scale questions, dichotomous questions, multiple-choice questions, and open-ended questions. Rating scale questions ranged from not well, to numeric, to well. Likert-type scale questions ranged from (1) strongly disagree to (5) strongly agree. Dichotomous questions were presented with yes or no answers. Multiple-choice questions were presented as closed-ended questions. Lastly, open-ended questions allowed patrons to supply their answers.

From the total number of patrons, the median age group being between 30-49 years of age. Using data from the presurvey, 69.23% of the patrons stated that their library did not provide enough resources on health care information. Of the total number of patrons, 61.54% did not currently have health insurance, and it was noted that affordability (53.85%) was the principal reason. The presurvey results also revealed that almost half of the patrons (43.59%) are unsure if they will have health insurance for 2020.

The presentation was rated “good” or “excellent” by 87% of the total number of patrons. Before the presentation, only 5.13% of patrons stated that they knew most of the information, while 35.9% stated that they knew none of the information. The results of the post-survey found that 92.3% of patrons found the presentation helpful to very helpful. The patrons responded “very good” or “excellent” when asked if the material presented was in a format that was easily understood. When asked to write about what they liked about the presentation, popular answers included that it was relatable and easy to follow. After the presentation, 17 patrons (43.58%) stated they were somewhat more likely to enroll in the ACA, and 84.62% of the total patrons selected that they would attend future sessions at their local library to learn about health care topics. The patrons reported that they felt more comfortable about the ACA. Many stated that they were pleased to have their questions answered. More importantly, the patrons were

appreciative of having resources such as non-profit organizations that can assist with questions or help with ACA enrollment if needed.

Limited studies have evaluated the impact of different interventions for improving health literacy, especially in a specific population. This project was only focused on a small aspect of health literacy, specifically health insurance literacy. The presentation was promoted through social media and flyers four weeks before the presentation day. Other local libraries within the Saint Louis Public Library system also promoted this presentation. The success of the project was dependent on the patron's willingness to enroll and participate. A significant limitation of the project involves a small number of participating patrons (n=39). The weather could have played a role in the total number of participating patrons. The weather was sunny and dry when presenting at the Buder Branch location, which resulted in a greater outcome in patron participation compared to the rainy day at the Kingshighway Branch. Furthermore, the time of day, the day of the week, schedule conflicts, or lack of transportation could have impacted patron participation.

Impact on Practice

The association between low health literacy and poor health has been well documented. Therefore, improving health literacy is fundamental to health care. The benefits of improving health literacy include but are not limited to improved communication, greater adherence to medical treatments, greater ability to engage in self-care, improved health status, and greater efficiency and cost savings to the health system as a whole.

The immediate impact on practice of this project was an improvement in participants knowledge of health literacy insurance, especially regarding the ACA. This project is easily sustainable. The libraries can create a bookmark/badge to their website home page on the library

computers with links to the resources provided by our presentation and pamphlets for community members to access. The predicted long-term impact is to ensure the community have the resources and information needed to make an informed decision about their health. Furthermore, alterations regarding ongoing implementation would include a larger sample population and follow-up data to evaluate whether participating patrons signed up with the ACA.

Conclusions

The feedback from the patrons was encouraging. Most of the patrons would like to attend future sessions at their local library regarding health care topics. This project provides numerous opportunities for future students to expand on. Future students can add new topics or resources regarding the ACA that best suits the librarians or patrons. The post-survey found that additional topic of interests includes high blood pressure, diabetes, nutrition and exercise, how to quit smoking, substance abuse and addiction, and sexually transmitted diseases. Future students can create new health care related topics to be addressed depending on the needs of the community at that time. Improving health literacy is significant and affects health care and the health of the community because a poor understanding of health-related information and ignorance often leads to poor management of health, leading to early morbidity or even mortality. The increase in health knowledge with attention to health literacy can help empower the community to value their overall health and wellbeing.

Author Contact Information

Bonnie Gregg RN, BSN, FNP-DNP Student

bokesse@siue.edu

Jenny Lieu RN, BSN, FNP-DNP Student

jlieu@siue.edu