New Video Series Guides Consumers on Getting Health Insurance

Population Health Sciences

Date Posted:

Oct 31, 2018



Editor's note: PolicyLab is a member of the PA Insurance Department's Health Insurance Literacy Workgroup, which the state established in 2016 as part of the governor's Health Innovation in Pennsylvania (HIP) plan. The group's charge is to establish health literacy initiatives to provide consumer-friendly guidance that helps all individuals and families get covered and understand how to use their health insurance to get the care they need. PolicyLab is able to contribute its expertise in clinical child and family care, research and health policy—particularly through our work in Health Equity and Health Care Coverage, Access & Quality—to enhance these efforts. We're also equally excited to learn from various stakeholders across the state—including other providers, insurers, community-based organizations, insurance navigators and Department staff—to inform our work. Thank you to the Insurance Department for leading this important effort.

Open enrollment starts tomorrow! From now through December 15, individuals and families will be able to purchase new health insurance or renew their existing coverage through the health insurance marketplaces at www.healthcare.gov.

As insurance commissioner, it is important to me that all Pennsylvanians have access to the coverage they need. Adequate health insurance is critical for individuals and families when they get sick or injured, as well as for the preventive services they need to stay healthy. But there are a lot of coverage options out there, and finding the right insurance can be complex and overwhelming.

As Pennsylvanians think about their health coverage options, it's important that they not only explore different insurance plans, but also understand how health insurance works. That's why the Pennsylvania Insurance Department, in partnership with a group of health-minded stakeholders, has created a series of 10 short videos that guide Pennsylvanians through the process of finding, buying, keeping and using health insurance. The videos are available on the Insurance Department's website, https://www.insurance.pa.gov/literacy, and they aim to help consumers better understand their health insurance by addressing the following topics:

- Why Buy Health Insurance?
- When to Buy Health Insurance
- Health Care Costs You Should Know
- Provider Networks
- How to Choose a Health Insurance Plan
- Prescription Drug Coverage
- You Bought Health Insurance, Now What?
- Insurance Cards Are Important
- What If I Get Sick?
- What Is An EOB?

We created the videos and other informational resources in collaboration with representatives from state agencies, consumer advocacy organizations, insurers, hospitals, libraries and academia, who together make up our Health Insurance Literacy Workgroup. We are pleased to have PolicyLab as a partner in this effort.

We hope these resources are helpful to consumers shopping for insurance on their own, and to health care providers, navigators and others who work to help individuals and families get the coverage they need. Of course, though, Pennsylvanians who have questions about getting covered are welcome to contact the Department for help by calling the Consumer Hotline at 1-877-881-6388.

Ms. Jessica Altman is the Pennsylvania Insurance Commissioner, entrusted with enforcing the insurance laws of Pennsylvania, protecting consumers and educating the public about various types of insurance.