



5 Strategies to Improve Employee Health Care Literacy

Poor health care literacy is a significant challenge in the United States. Personal health literacy refers to an individual's ability to find, understand, and use information and services to inform health-related decisions.

Health care literacy directly impacts how employees make appropriate health care decisions, follow treatment plans and navigate a complex health care system. For employers, this can translate to higher health care costs, reduced benefits utilization, and lower employee satisfaction and productivity.

However, employers are uniquely positioned to address low employee health literacy with the following strategies:

- 1 Simplify benefits communications.** The jargon and complex language in health plans often prevent employees from understanding their benefits. Employer-provided benefits materials should use clear, concise language and define terms (e.g., deductible, copay) to educate employees and help them make informed health care choices.



- 2 Increase transparency around health insurance.** Employers can further reduce confusion for employees by offering tools and services—such as benefits counseling and decision-support tools—that make health plan information easy to understand and compare. In addition, greater transparency of available health plans can help build trust in employer-sponsored benefits.



- 3 Provide year-round benefits education.** Open enrollment is a crucial time for benefits information, but employees make health care decisions throughout the year. Employers can improve employee health literacy with continuous communication and education, such as newsletters, webinars and videos. Ongoing communication can encourage employees to learn about and utilize their benefits.



- 4 Leverage technology.** User-friendly technology can play a significant role in health literacy. Tools like mobile apps and online platforms can provide instant access to health care information, medical records and insurance details. Employers can encourage the use of digital health tools that explain health conditions, treatment options and preventive strategies.



- 5 Foster open communication.** Employees should feel comfortable discussing health care challenges, asking questions and seeking assistance without the fear of embarrassment or judgment. By promoting transparency, employees are more likely to engage with available health resources and support services. Anonymous channels (e.g., surveys or suggestion boxes) can also help employers identify and address employees' questions and common health literacy challenges.



Contact us for more benefits resources.