



Healthcare Literacy & Advocacy Survey

La Plata County Healthcare Literacy and Advocacy service providers report that La Plata County residents need assistance with medical billing and insurance claims issues and healthcare navigation

The La Plata Healthcare Improvement Coalition (LPHIC) surveyed 26 organizations in May 2024 to evaluate the availability of, need for and capacity to provide Healthcare Literacy and Advocacy (HL&A) support services in La Plata County. HL&A services provide residents with support and assistance accessing and navigating our local healthcare system and include healthcare insurance/financial support and healthcare navigation. Typically, HL&A services are free and are provided by case managers, nurse navigators, social workers, community health workers, insurance agents, and others embedded in community organizations.

An online survey was created, distributed and completed by the following 26 organizations:

AIS Medicare & More	La Plata County DHS
Animas Surgical Hospital	La Plata County Public Health
Axis Health System	La Plata Family Centers Coalition
Axis Health System - Engagement Services	Local First Foundation
Axis - Outreach to Manna Soup Kitchen	LPC Collaborative Management
Colorado Consumer Health Initiative	La Plata Food Equity Coalition
CommonSpirit Medical Group	Manna Soup Kitchen
Community Connections	Mountain West Insurance
Compañeros	Pediatric Partners of the Southwest
Connect for Health Colorado	Southwest Women's Health
Durango Insurance Advisors	Transparent Insurance Solutions
Durango La Plata Senior Center	Whole Health Family Medicine
Jay Short Insurance Agency LLC	Women's Resource Center

Key Findings

La Plata County residents need HL&A services

Respondents were presented with a list of specific services and asked to rate the degree of need in La Plata County for each service as well as the frequency that their

organizations provide those services. The highest need services (i.e. ranked “Very Needed” or “Extremely Needed”) and the highest frequency (i.e. “Frequently” or “Very Frequently”) are summarized below, demonstrating those areas of need that have the largest gap between perceived need and actual utilization.

Healthcare Insurance/Financial Support Services:

- 92% of respondents report that patients need assistance resolving medical billing & errors.
- 88% report that patients need assistance resolving insurance claims issues.
- 80% report that patients need financial assistance with hospital or doctor bills

Healthcare Navigation Services:

- 68% of respondents indicated that transportation to a healthcare appointment is “very” or “extremely needed.”
- 56% felt that social determinants of health screening/referral is “very” or “extremely needed.”
- 56% reported that assistance with reading and/or comprehending information provided by a healthcare provider was “very” or “extremely needed.”

There is a significant gap between the need for and the availability of services

- 52% of respondents provide assistance resolving medical billing and claims errors.
- 48% provide assistance resolving insurance claims issues.
- 32% provide financial assistance with hospital or doctor bills
- 28% provide assistance with transportation
- 44% provide SDoH screening
- 44% provide assistance with reading and/or comprehending information provided by a healthcare provider

Organizations that provide services are limited in their capacity to expand

- 7 respondents have the capacity to serve more patients/clients,
- 4 are unable to expand,
- 5 could expand but would require more funding, staff, volunteers or physical space.

La Plata County resident are largely unaware of existing services

- The greatest barrier preventing people from using the respondents’ services was reported as “They aren’t aware of who we are and what we provide” (16).
- The most cited methods reported as to how individuals typically find out about the respondents services are word of mouth (18), referral (17) and during an office visit (16).

It is not unreasonable to assume that HL&A providers either don't have the expertise and/or the budget to actively market and promote their services.

Recommendations

To address needs surfaced by this survey and other surveys (see LPHIC.org). LPHIC Existing HL&A service providers in La Plata County perceive there to be the greatest need in La Plata County for assistance with medical billing and errors, insurance claims issues and general patient navigation/care coordination. To address these needs, as well as other gaps identified from community assessments and surveys (see LPHIC.org), LPHIC is proposing to form an entity, called La Plata Cares, that will build and manage a local care partner network of healthcare service providers, social service agencies, non-profits, governments, insurance professionals, community health workers (CHW), and volunteer patient navigators.

The network will serve as collaborative "care team" committed to ensuring that La Plata County residents receive coordinated, quality care and support. La Plata Cares will establish itself as a recognized, trusted, centralized source for La Plata County residents to turn to for information, guidance, and support with access, affordability and availability issues.

Appendix A: Survey Results

Which of the following best describes your organization?

Choice	Frequency
Hospital of medical practice	5
Governmental social service or public health agency	3
Insurance company, broker, agent or marketplace	6
Nonprofit	10
Other	2

If "Other", please describe.

- Private women's health practice, primary care and gynecology.
- Direct primary care

What would you rate the degree of need in La Plata County for the following healthcare insurance/financial support services?

	Not needed	Slightly needed	Moderately needed	Very Needed	Extremely needed
Assistance with health insurance purchasing	0	3	8	9	6
Assistance understanding health insurance coverage in advance of an appointment or referral	0	2	7	9	7
Assistance resolving medical billing & errors	1	0	2	14	9
Assistance resolving insurance claims issues	0	2	2	14	8
Assistance with medical cost estimates	0	0	10	10	6
Financial assistance with hospital or doctor bills	0	1	5	7	13

How often does your organization provide the following healthcare insurance/ financial support services?

	Never	Very Rarely	Rarely	Occasionally	Frequently	Very Frequently
Assistance with health insurance purchasing	6	4	1	4	2	9
Assistance understanding health insurance coverage in advance of an appointment or referral	3	3	2	2	5	10
Assistance resolving medical billing & errors	2	4	2	5	5	8
Assistance resolving insurance claims issues	5	3	1	5	5	7
Assistance with medical cost estimates	6	0	6	8	2	4
Financial assistance with hospital or doctor bills	10	3	0	5	5	3

How do you provide assistance with cost estimates of medical procedures or services in advance of an appointment?

Choice	Frequency
We provide a price list.	3
We provide estimates.	6
We provide or use an online tool to lookup prices.	11
Other	6

If "Other", please explain.

- If we have access to prices, they are provided for the patient.
- We help Medicare beneficiaries find the lowest cost possible for their prescription drugs/ drug plans.
- I predominantly help seniors with Medicare, so I am able to tell them how much to expect for a bill based on the services they are receiving or going to receive. Every plan is different, so I talk with a lot of community members to ensure they understand their costs. An issue that has popped up lately is facilities billing improperly, then sending out demands for payment that the patient does not owe. I have helped numerous people get these issues resolved by working with the insurance carriers directly and in some cases walking the facility through how to bill properly.
- Not in my jurisdiction
- Need an option for Don't provide this assistance. At CCHI we generally don't provide this assistance in advance of an appointment- clients come to us after the fact. We use hospital charge masters to look up in/outpatient care charges and insurance allowed amount. We use Medicare rates to calculate ambulance reimbursement for OON charges in balance billing cases. We look at rates posted on HCPF website re Hospital Discounted Care cases.
- Individual phone calls from our financial counselors to patients with upcoming procedures to inform them of financial responsibilities, what they will owe at time of service, payment plan options, etc. We also have a case manager who reaches out to patients who qualify under the Hospital Discounted Care Act and may be eligible for further assistance.

What would you rate the degree of need in La Plata County for the following navigation services?

	Not needed	Slightly needed	Moderately needed	Very Needed	Extremely needed
Social determinants of screening and referral	0	0	12	7	7
Assistance scheduling a healthcare appointment	0	2	15	6	3
Assistance understanding and filling out a hospital or medical form	0	2	15	7	2

Assistance accessing online healthcare information	0	2	13	9	2
Assistance using health technology	0	1	13	10	2
Transportation to a healthcare appointment	0	3	6	12	5
Childcare during a healthcare appointment	0	3	10	6	7
Translation services at a healthcare appointment	0	7	7	7	5
Assistance reading and/or comprehending information provided by a healthcare provider	0	2	10	9	5
Assistance pricing, filling or renewing a pharmacy prescription	0	4	14	7	1
Assistance with patient rights issues	0	6	9	7	4

How often does your organization provide the following navigation services?

	Never	Very rarely	Rarely	Occasionally	Frequently	Very frequently
Social determinants of screening and referral	6	1	3	5	2	9
Assistance scheduling a healthcare appointment	7	2	2	4	7	4

Assistance understanding and filling out a hospital or medical form	7	2	4	7	2	4
Assistance accessing online healthcare information	4	2	3	8	6	3
Assistance using health technology	5	2	5	7	2	5
Transportation to a healthcare appointment	11	4	2	2	5	2
Childcare during a healthcare appointment	20	4	1	1	0	0
Translation services at a healthcare appointment	11	3	1	2	6	3
Assistance reading and/or comprehending information provided by a healthcare provider	4	1	4	6	7	4
Assistance pricing, filling or renewing a pharmacy prescription	5	7	1	5	3	5
Assistance with patient rights issues	4	5	4	7	5	1

How frequently do you typically use the following methods for delivering your HL&A services?

	Never	Very rarely	Rarely	Occasionally	Frequently	Very frequently
In person	1	1	2	4	4	14
Video call	3	3	5	9	2	4
Telephone call	1	0	1	6	3	15
Email	2	1	6	5	4	8
Text or Online Chat	8	4	1	3	5	5
Website	7	3	5	4	2	5
Printed materials	2	4	2	7	5	6

How frequently do other organizations refer people to you for HL&A services?

Never	Very rarely	Rarely	Occasionally	Frequently	Very frequently
3	2	3	7	3	8

How frequently do you refer people to other organizations that provide HL&A services?

Never	Very rarely	Rarely	Occasionally	Frequently	Very frequently
0	2	1	8	8	7

How does an individual typically find out about your HL&A services? (Check all that apply.)

Choice	Frequency
Print advertising	5
Online advertising	5
Emails	5
Internet search	11
Social media	8

Phone book	2
Word of mouth	18
Posters and/or fliers	5
Referral	17
During office visit or appointment	16
Other	7

If "Other", please explain.

- WhatsApp
- Website
- We do not provide HL&A services. Axis provides those services at our facilities.
- Not available
- Seminars

How many staff does your organization employ that provide HL&A services?

Choice	Frequency
None	6
1-2	7
3-4	5
5	8

How many clients/patients per week do you provide your HL&A services for?

Choice	Frequency
None	4
1-10	6
11-20	4
21-50	6
51-100	2
100	4

How many total employee hours per week do you estimate your organization spends providing HL&A services?

Choice	Frequency
None	4
1-10	7
11-20	2
21-30	5
31-40	1
40	7

What languages do you offer HL&A services in? (Check all that apply.)

Choice	Frequency
N/A	2
English	21
Spanish	16
Ukrainian	5
Nepali	5
Chinese	5
Other	8

Please describe the training, certifications and/or experience you require of your employees that provide HL&A services? (Check all that apply.)

Choice	Frequency
N/A or None	9
Personal experience	9
Health literacy training or certification	7

Certified community health worker	3
Insurance licensure	5
Other	6

Do you require cultural competency training for your staff?

Choice	Frequency
Yes	14
No	12

If yes, please describe your cultural competency training and indicate how and by whom it is delivered.

- Variety of CC training provided annually by outside orgs and online training platforms
- LPFEC might need guidance regarding the fact that while working with immigrants who are highly in need of information and referrals it is inevitable to not provide information and do resistance to them. VOCES and Child care workgroups for instance works with Latine immigrants, Language Justice also coordinates interpreters who are often times in need of Health services .
- Community experts occasionally come to our office to train. We use videos for certain topics. Primarily we have a stable staff, know our patients and health care resources well and have good relationships with organizations and specialists. We have a small staff that shares information quickly as needed. We also answer the phone and talk to patients about what they need.
- Delivered in house
- The County provides cultural competency training.
- Axis training and other outside trainings and events.
- This training is part of our onboarding and available in our company's Learning Management System as an ongoing resource.
- Computer module upon hire and then refreshed annually

- All Axis staff have some training, but I send my team to other available trainings and events. I typically look for some background in CC when hiring as well.
- Lunch and learns
- Through county and state requirements.
- Organizational DEI training. All staff engaged in internal policy development - current focus on hiring and language justice and staff development and compensation. Program specific training - motivational interviewing, SDOH etc....Management Center
- Cultural competency is part of the annual certification for brokers with Connect for Health CO. In addition to that, many Medicare carriers (and certification with AHIP - America's Health Insurance Plans) annually review the importance of cultural competency and removing judgement when engaging with citizens seeking assistance around health insurance. I, personally, am engaging directly with my clients and am mindful of respecting cultural differences I may encounter. Having safe discussions from a place of curiosity helps me get a better understanding of a person's perspectives. Having that knowledge allows me to structure my assistance around the needs of the person I am working with.
- Annual computer-based training

What do you see as the greatest barriers preventing people from using your HL&A services?

Choice	Frequency
N/A or None	4
They aren't aware of who we are and what we provide	16
Language, cultural or legal status concerns	10
Lack of transportation	7
Lack of childcare	2
Cost concerns	7
Other	6

How would you describe your capacity to scale should there be a local organization or program promoting your HL&A services? (Check all that apply.)

Choice	Frequency
N/A	5
We are at capacity and can not expand	4
We have the capacity currently to serve more patients/clients	7
We would require an additional funding source in order to hire more employees	5
We would require more volunteers	2
We would require additional physical space to accommodate more employees/volunteers	3
Other	4

If "Other", please explain.

- We are not a HL@A providers
- We are at capacity with our current patient population.
- Depending on the type of assistance needed, I may, or may not, be a good fit. I help folks on a first come first serve basis, however, being a sole proprietor, I would not have the ability to handle large volumes of new clients in a way that would serve them in the way I would prefer.
- We would require additional employee(s) in order to accommodate more patients/clients.

Please describe any future plans your organization has with regard to your HL&A services.

- Currently ramping up specific enabling services for veterans, Latinx, and LGBTQ+ people
- We technically don't provide any of those services
- We will continue to know our patients well, individualize their care and coordinate care as needed for them, as we have been for years.

- We partner with Colorado Consumer Health Initiative especially for financial assistance for hospital and doctors bills. We are at Manna Soup Kitchen from 9-11 a.m. on TUESdays and Thursdays and from 3-5 pm on Wednesdays. We also go visit at the Shelter; Safehouse; FLC; Jail; and the Family Center Coalition.
- We hope to provide cultural competency and DEI training for staff.
- My goal is to help as many people as I am able, be informed and educated on how Medicare and the plan options actually work. There is so much misinformation online and in the community that people get put onto the wrong plan or don't understand how their coverage works. I am working with several organizations and people to help show the community the resources we provide. I do not just help with the Medicare coverage, but also help with prescription assistance programs, billing issues that pop up, and ensuring they know the other resources available in the community. I am planning to work with more organizations and host more events to educate the senior population.
- We are always happy to take on my health insurance clients! We are good at what we do and help defend our clients if need be.
- Have not implemented plan to integrate HL&A.
- We partner with Colorado Consumer Health Initiative to also refer community members out for assistance with HL&A, especially those who already have outstanding medical bills. Note -this is the CCHI Consumer Assistance Program, not an Axis team. <https://www.axishealthsystem.org/consumer-assistance-program/>
- We have to provide services to Medicaid eligible recipients and those seeking Medicaid eligibility. Regardless of our availability, that has to be done. But due to state requirements, we are experiencing backlogs in processing.
- I plan to continue helping those in our community to the best of my ability. Typically, I spend countless hours on continuing education, proctored exams, carrier specific education, and ethics courses to keep my My focus is advocacy, understanding insurance, claims, and navigation of the current healthcare system. I have found that taking the time to thoroughly explain vocabulary, how an insurance plan works (deductible, copay, coinsurance), options available, network adequacy, pharmaceutical formulary directories, etc. can be overwhelming for consumers. Providing a

comfortable place for consumers to ask questions is the most important thing.

- At La Plata County Public Health Department, we are actively reviewing our Health Insurance Literacy Program, the services we provide and the community health goals we can meet as a Public Health Dept. This includes potential expansion.

May we call you to discuss your responses?

Choice	Frequency
Yes	22
No	4