

YOU WON'T GET SICK FROM DOUBLE DIPPING:

Plus 9 More Things You Don't Know About Health Literacy

These 10 health literacy facts dispel common myths and put complex concepts in plain English to help fill a nationwide need to promote and provide understandable health information.



1. Only 14% of American adults can define common health insurance terms, including deductible, coinsurance, and out-of-pocket maximum.

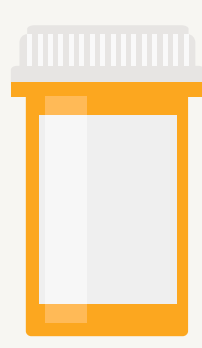
However, 99% of benefits pros on Businessolver's latest webinar, "Breaking the Language Barrier: 3 Steps to Improve Employees' Health Literacy," correctly defined deductible in our health literacy pop quiz, and nearly one-third said their employees had a "medium" level of health literacy. There's clearly a health literacy disconnect between what professionals know, what they think employees know, and what employees actually know about health insurance basics.



2. Half of enrollees in a high-deductible health plan don't understand how an HSA works – including a sizeable segment that erroneously believe the accounts are "use it or lose it" like FSAs.

3. The leading cause of death among working-age U.S. adults is overdose – remarkably those caused by prescription opioids.

This was a stark surprise to "Breaking the Language Barrier" attendees, who overwhelmingly answered heart attacks.



What's the real cost of an MRI?

4. Nearly 51% of benefits pros polled during "Breaking the Language Barrier" believe that the national average cost of an MRI is \$5,000; another 13% answered \$500.

Both groups were wrong. The true answer is neither – the average MRI cost varies widely between \$500 and \$5,000 depending on provider, quality, and geography – a fact we suspect employees are largely unaware of as well.

5. The ideal wellness program saves just 99 cents per employee per month, before subtracting the cost of the program – far less than the \$99 believed by 42% of the "Breaking the Language Barrier" audience.

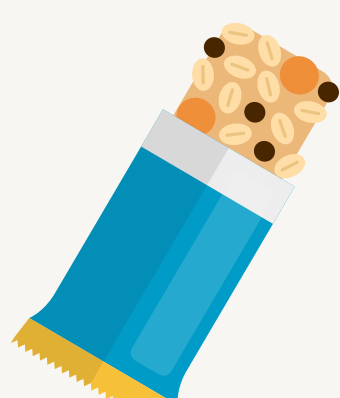


6. The U.S. spends an extra \$4.4 billion on emergency room care that could be delivered elsewhere for less.



7. Among developed countries with high life expectancies, the United States has a rate more than 2x the global average for MRIs and CT scans:

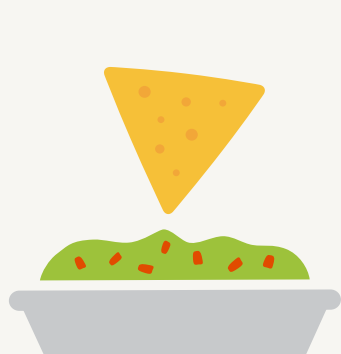
No. 1 in CT scans; in MRIs, we're second only to Turkey in overuse, highlighting massive national overuse.



8. Granola bars are candy. In many brands, one of the top five ingredients is a form of sugar.

While likely surprising to many fans of these snacks – even ones that pride themselves on health consciousness – this insight pinpoints the need to include nutrition and wellness education as part of employee health literacy efforts.

9. Only about 5% of patients ask their surgeons basic questions like the number of times they've successfully completed a given procedure, according to our expert panel.



10. You won't get sick if someone who's sick at a party double dips.

One of our panelists put it simply: "Yes, it's gross; yes it's impolite. But there's never been an outbreak of food-borne illness caused by double dipping."

These facts – some fun, some frightening – highlight the importance of not only giving employees accurate, simplified information, but also asserting the same accuracy from the health and wellness data we lean on as industry professionals. Health literacy is an effort on both sides, and requires all of us to be engaged and informed.

GET INFORMED: Watch "[Breaking the Language Barrier](#)" on-demand to learn more!

GET ENGAGED: Join Businessolver in the movement to improve health literacy nationwide: Download and share our slideshow.



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