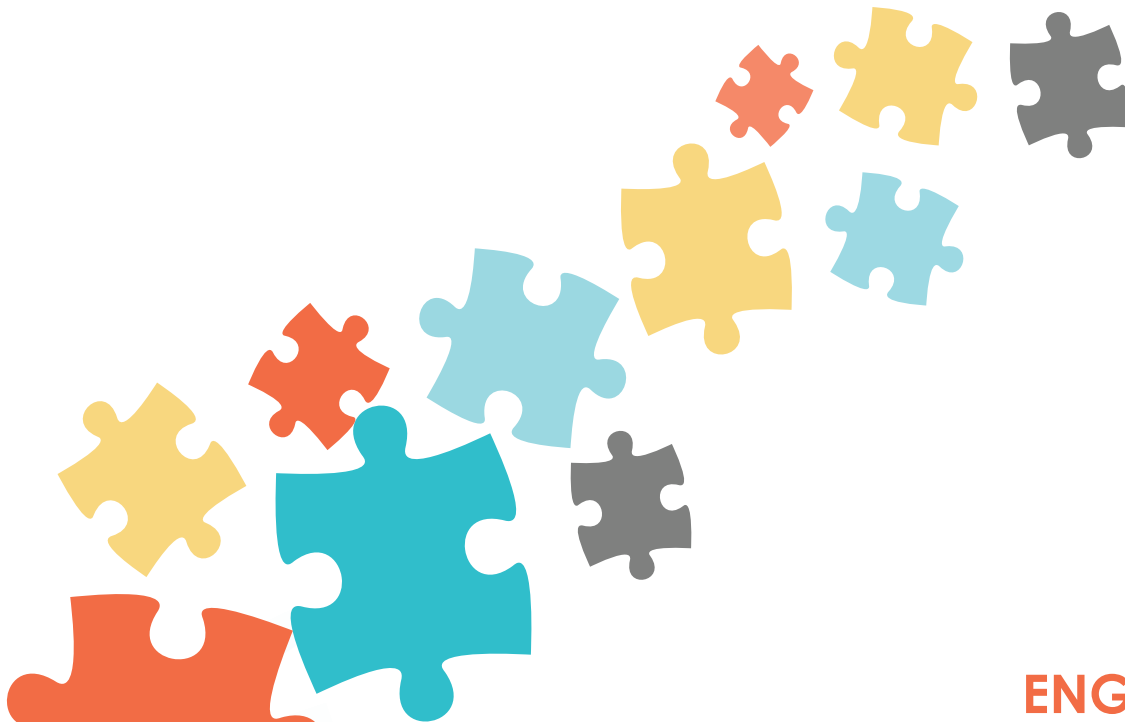
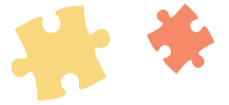




HEALTH INSURANCE ENROLLMENT GLOSSARY



ENGLISH

Asian & Pacific Islander American Health Forum
Association of Asian Pacific Community Health Organizations
Asian Americans Advancing Justice | AAJC
Asian Americans Advancing Justice | Los Angeles

November 2014

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BACKGROUND

The Action for Health Justice (AHJ) Health Insurance Enrollment Glossary was developed in response to a lack of effective in-language training and consumer education materials provided by the federally facilitated and state-based marketplaces during the first Open Enrollment Period in 2013-2014. The shortage of translated materials led many in-person assisters and navigators working with limited English speakers with little choice but to create and translate their own consumer-directed educational tools. This additional work not only greatly impacted the enrollment capacity and efficiency of enrollment assisters and counselors serving Asian American, Native Hawaiian and Pacific Islander (AA and NHPI) communities, but also led to a wide variance in translated terminology.

The availability of translated health insurance glossaries developed by federally facilitated and state marketplaces as well as qualified health plans are currently limited. These glossaries also require the reader to have a fairly high reading ability. Chronic underfunding and low prioritization of the needs of limited English proficient (LEP) communities are often cited as reasons translated glossaries are rarely produced in a larger number of AA and NHPI languages.

In response to a need for an easily understandable, low-literacy, translated glossary of frequently used health insurance related terms, Action for Health Justice, a collaborative of four national organizations (Asian & Pacific Islander American Health Forum, Association of Asian Pacific Community Health Organizations, Asian Americans Advancing Justice | AAJC, and Asian Americans Advancing Justice | Los Angeles) and more than 70 AA and NHPI national and local community-based organizations and Federally Qualified Health Centers created a glossary of common health insurance terms in the following eleven Asian and Pacific Islander languages to maximize health coverage for the AA and NHPI communities:

English
Chinese (Traditional)
Tagalog
Hindi
Hmong

Vietnamese
Korean
Khmer
Laotian
Burmese

Tongan
Chuukese
Marshallese

METHODOLOGY

The AHJ Health Insurance Enrollment Glossary contains approximately 100 of the most frequently used (and often confused) terms encountered by in-person assisters and navigators during the first round of open enrollment. These individuals, from AHJ's partnering organizations were responsible for providing in-person assistance to approximately 600,000 AA and NHPs, many of whom were LEP.

The eleven Asian and Pacific Islander languages were selected based on the following criteria: geographic distribution, linguistic isolation, and population size of AA and NHPI communities.

Glossary terms were identified based on recommendations from AHJ partner organizations. Definitions were developed through a review of recommendations from the National Health Law Program (NHeLP) and existing state and federally facilitated marketplace health insurance glossaries. Definitions were then further adapted by the AHJ Translation Workgroup to achieve an eighth grade readability level using the Flesch-Kincaid grade level scale. The AHJ Translation Workgroup's translation quality improvement process ensured accessibility, appropriate reading level, and accuracy in the final layout with the support of AHJ partner agencies with in-service expertise for the languages selected. This process was also supported by AHJ partners with expertise in the languages selected.

It is the intention of AHJ to continue to identify resources and support for maintenance of the glossary and expansion into additional Asian and Pacific Islander languages.

Acknowledgements

AHJ would like to thank the Walter F. Coulter Foundation for their generous support that made the resources necessary for the production of this glossary possible. AHJ would also like to thank the AHJ Translations Workgroup and community partners for their time and commitment in identifying, developing, and quality review of each of the glossary translations.

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ENGLISH TO CHINESE (TRADITIONAL)

Affordable Care Act (ACA)

Starting in March 2010, the Patient Protection and Affordable Care Act is a law that provides the framework, policies, regulations and guidelines for health care reform by the states. The Affordable Care Act (ACA) expands access to quality, affordable insurance and health care.

- Sometimes called “Obamacare”

Affordable Care Act (ACA)

由2010年三月開始，the Patient Protection and Affordable Care Act 成為一項為美國醫療改革提供架構、政策、法規和準則的法案。Affordable Care Act (ACA) 使更多人得到有質素、可負擔保險及醫療照護。

- 有時被稱為「奧巴馬醫療法案」

Affordable Coverage

Affordable coverage is an essential affordable care act that provides health insurance and the protection to cover expenses to all Americans. It is a law that provides the framework, policies, regulations and guidelines for health care reform by the states. The Affordable Care Act (ACA) expands access to quality, affordable insurance and health care.

Affordable Coverage

由2010年三月開始，the Patient Protection and Affordable Care Act 成為一項為美國醫療改革提供架構、政策、法規和準則的法案。Affordable Care Act (ACA) 使更多人得到有質素、可負擔保險及醫療照護。