



Health Insurance in Real Life: A Look at Lived Experience

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Panelists!

Consumers
(Introduced in a few minutes)

The Lived Experience Panel

- Started with 8 panelists, all consumers who have worked with a Navigator
- 6 panelists worked with Tina; 2 panelists worked with other Navigators
- Other Wisconsin Navigators were encouraged to invite consumers for regional diversity
- Since most panelists worked with Tina, Dane County / Madison is overrepresented

Why Lived Experience?

- Applying the dense health insurance rules and regulations to real life
- Working with people involves topics and an interpersonal skillset that are not always represented in the policy-related trainings (e.g., describing complex systems, considering trust in institutions)
- Including consumers in assister training, recognizing people with lived experience as both a key stakeholder group and as those most impacted by our work
- “Nothing about us without us”

Protections for Consumer Panelists

Help with health insurance often involves sensitive topics. Consequently, Tina worked with the panelists to ensure:

- All panelists know that they may skip any question(s) and/or topic(s). Participation is fully voluntary.
- All panelists completed a media consent form, which indicated:
 - Any conversations had with a Navigator are still subject to the same confidentiality and privacy requirements outlined in the Navigator consent form.
 - Any information shared about their experience(s) will be from them, and they decide what to share.
 - They are comfortable being recorded and for this session to be posted online.
 - They are being compensated for their participation.
 - They can revoke their consent at any time.

Poll Question #1

The saying “Nothing about us without us” is attributed to what social movement?

- A. Women’s Suffrage
- B. The Black Civil Rights Movement
- C. The Disability Rights Movement
- D. The Temperance Movement

Let's meet our panelists!

Poll Question #2

Which of the following scenarios are enrollment assisters likely to encounter when working with consumers?

- A. People may find health insurance confusing.
- B. People may lack trust in government programs or systems.
- C. People may need help distinguishing legitimate health insurance plans from scams.
- D. All of the above