



Employee Engagement in Healthcare

An introductory guide for employers seeking to exploit competitive advantages, boost their benefits ROI, reduce healthcare costs, or manage change.

Introduction

Employee “Engagement” has been all the rage. Look no further than your favorite business or human resources blog, magazine, podcast, or newsletter to learn more about the said impact engagement has on productivity and workplace culture. We know engagement is vital for our organizations but how do we improve it on the eve of a new decade?

Gallup reports that **85% of workers in the US are not engaged**, or disengaged from the workforce. When it comes to healthcare, we believe that these numbers are **north of 95%**.

Beyond simply being “present” while at work, what is the cost of engagement (or lack-thereof) when it comes to your employee benefits program, most specifically your health plan?

Perhaps the most important question is how do you know if you have an engaged population when it comes to healthcare, and what can you do to improve?

SPOILER ALERT: You, like a large majority of businesses, already suffer from a lack of engagement. It’s okay, because you’re different than other companies. You actually want to do something about it. So we’re going to help you fix it.



85%

Workers not engaged, or disengaged from the workforce.

95%

Workers we believe are not engaged, or disengaged from healthcare.

We must first cover and consider several key items:

- 1** There are two parties who are (or should be) the ring leaders for health engagement at your organization:
 - Human Resources/Operations: The HR team wants (or should want) to build a fulfilling connection with their Employees – especially when it comes to “life advice”.
 - CFO/Finance: The Finance team wants control over uncontrolled expenses, which are often driven by uncontrolled behaviors, and uncertainty around healthcare in general.
- 2** There are three primary types of engagement:
 - Employer to Employee.
 - The most frequent form which can also be deafening
 - Employee to Employer.
 - Typically a less frequent form, which can be easily dismissed.
 - Employee to Employee
 - This can be your best friend or worst enemy.
- 3** Lastly, there are also an unlimited number of modes and methods for engagement and communication to occur.

The truth is that most engagement (read: empowerment) starts at the top, but we cannot end there. The C-Suite and Executive team can set the tone for the level of engagement they wish to see from their population. **Believe, set expectations, commit, and execute.** We will show you how.

The harsh reality for many companies is that skyrocketing costs have left them with a program that is hard to be proud of. It's easier to avoid the connections employers have to the financial, physical, and mental stress employees are challenged with each day instead of tackling the issues head on. We know the benefits industry has left you empty-handed, recommending solutions that lack purpose and merit. With our framework and support, we are going to solve your engagement problem.

We must also dispel the myth that you can rely on your broker or consultant to drive this campaign for you. No one knows your company, or your people like you do. They should be considered a key partner and resource to lend support, however a successful effort requires much more than those items alone.

Part I

Are you suffering from a lack of engagement?

There are several simple Key Performance Indicators (KPI's) that can help to determine whether you suffer from a lack of engagement.

KPI's are measurable values that demonstrate how effective a company is achieving a key business objective. In this case, let's assume the objective is to maximize the ROI available through your benefits program. Let us start in just three areas to explain:

- Are you seeing the **utilization** of Telemedicine of less than 10%?
- Are you seeing the **utilization** of any Medical Advocacy or Concierge programs of less than 30%?
- Are you seeing **active contribution** participation your Health Savings Account (HSA), or Flexible Spending Arrangements (FSA) of less than 30%?

If you answered yes to one or more of the questions above, there is opportunity to better engage members on your health plan.

But why these items?

Telemedicine, Advocacy/Concierge programs, and FSA's/HSA's are some of the most common items in a modern benefits program. All of these are intended to provide added support and/or convenience to your membership. If we aren't maximizing these, what's the point of going further?

First, Let's start to understand and break down these targets...

Telemedicine

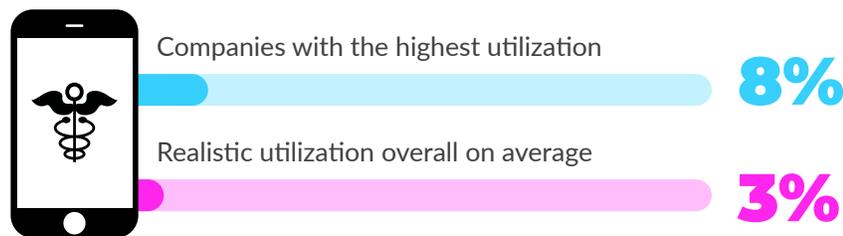
Telemedicine has without-a-doubt captured curiosity and buy-in from carriers and employers, nevertheless, they rank as low as Employee Assistance Programs (EAP) in utilization. Why is that?

	EAP	Telemedicine
Adoption % of Employers who have implemented a program	78% ¹	96% ³
Utilization % of Employees who have actually used the program	5% ²	<8% ³
ROI Return on investment for every \$1 invested.	\$3-\$4 ²	\$6 ³

1. 2018 SHRM Employee Benefits Research Report.
2. Increasing Employee Assistance Program Effectiveness and Utilization: New Approaches and Emerging Trends. <https://blog.businessgrouphealth.org/blog/eap-effectiveness>
3. Telehealth Continues Rapid Growth but Regulatory Barriers Persist. SHRM, 2017. <https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/telehealth-growth-barriers.aspx>

Telemedicine utilization data is sparse. The National Business Group on Health indicated that among the 148 large Employers surveyed, 20% of groups saw utilization of 8% or more. The 20% shows the companies with the highest utilization, putting realistic utilization closer to 3% overall on average.

Telemedicine Utilization By 148 Large Employers Surveyed:



Ready for some even more staggering statistics?

24 days

is the **average wait time** for a new patient⁴

30% of missed appointments and delayed care are due to

TRANSPORTATION ISSUES⁵

Physicians agree:

15%-30%

of Medical Care is **unnecessary**⁶

1 in 3

doctors **do not wash** their hands between rooms⁷

Let's break this down...

Patients wait, on average, a month to receive care. Once they finally get an appointment scheduled, 1/3 of patients can't make the appointment due to transportation issues. After finally seeing a physician, an employee has a high likelihood of being over-treated or becoming sicker from germs in waiting rooms.

Looking at the barriers in receiving quality, timely care, **why aren't employees embracing Telemedicine?** There are many reasons, but it starts with **engagement**.

4. 2017 Survey of Physician Appointment Wait Times and Medicare and Medicaid Acceptance Rates.
5. Companies respond to an urgent healthcare need: Transportation, New York Times.
6. PLOS One – Overtreatment in the United States, 2017.
7. BMJ Quality and Safety Journal

The prime candidates to use a Telemedicine program are those with **children**, those **managing a chronic condition**, those who live in **rural communities**, as well as those who live **busy lives**. How much of your workforce can we capture with just these individuals?

Telemedicine tends to see a higher rate of adoption among younger workers, but that is changing. Younger employees see video chat as almost a 2nd nature form of communication, and tend to have less concern about sharing information electronically. Equal opportunity awaits in the more seasoned workforce though. Have you seen a grandparent facetime with their grandchild? Were you surprised when your parents started to follow you on Instagram, or talked about a lively discussion in their Facebook group?

- » Today, workers aged 36 and younger make up more than 40% of the workforce.
- » The average time spent traveling to an appointment is 34 minutes, with an extra 11 minutes waiting to be seen.
- » There are an average of 151.5 PCP visits per 100 persons each year.
- » Nearly half of those age 18 to 29 do not have a PCP for several reasons, including convenience.
- » Often, this results in unnecessary visits to Emergency Rooms and Urgent Care for basic needs, which results in overtreatment (including unnecessary antibiotics), and increased costs.

NOTE: This is not intended to be an exhaustive review on FSA's or HSA's – rather a simple framework to outline how these should be considered as a part of the engagement plan – but also an important point of consideration as it relates to the overall landscape of healthcare.

CHILDREN
CHRONIC
CONDITIONS
RURAL
BUSY

Flexible Spending Accounts (FSA's) have long been a quick and easy way to budget for expenses one could expect to incur throughout the year. The implementation of the Affordable Care Act effectively reduced the maximum contribution to these accounts, to the point that even fully funding to the limit may not be enough to cover many deductibles, let alone out of pocket maximums. They can still help, and provide an easier way to budget for the year's expenses, however one must budget wisely as they are still predominantly considered "use or lose" account.

Health Savings Accounts (HSA's) have been around for less time, but for many they may be a more attractive option. It is important for everyone to be fully educated around the rewards, as well as the risks.

These **triple-tax advantaged** accounts are unique in that aspect alone. Monies contributed go in tax-free, grow tax-free, and can be used tax-free as long as they are for a qualified medical expense. The contribution limits are also higher, and the money is "use or keep," meaning that funds roll over from year to year.

The biggest catch to an HSA is that all medical expenses (including prescriptions) must be subject the deductible first, thus requiring thought and planning by members.

HSA	FSA
Must be paired with a Qualified High Deductible Health plan, which can increase exposure to the unassuming member.	Available with any plan, however there are special considerations when member is also enrolled in an HSA.
A long-term savings vehicle to help with both current and future healthcare expenses on a triple tax advantaged basis.	They offer quick access to cash for qualified expenses, as funds are available from the first day if elected.
Offers a much higher overall limit to annual contributions, with the added perk that funds rollover from year to year.	FSA's come in many shapes and sizes, including Dependent Care FSA's and Parking and Transit FSA's, helping to offset these expenses as well.
Users should be aware of other regulations that could inhibit their ability to participate in contributing to their accounts.	Users should budget carefully, as outside of any run-out or rollover provisions, funds are "use or lose" annually.

If you're thirsty for more, you can also peruse [IRS Publication 969](#), however other reputable sites may be easier to digest.

Are either of these tax-free accounts worthy of the title of being “Consumer Driven?”

The jury for many is still out, however they can provide solutions to bolster the overall financial protection package for the employee when utilized appropriately and effectively. We do believe that they can be part of a [“People Driven”](#) program, when leveraged effectively.

Can Employees leverage these to their benefit?

Absolutely. The challenge for many is that the concept of saving is hard. In an era of interest-free financing solutions, it may be simply easier for Employees to budget for a [“payday loan”](#) type of a program than it is to save... but is it better?

If you aren't creating awareness around savings opportunities while continuing to increase your deductible to defray costs, you could easily join the growing group of Employers who are overlooking these programs in favor of loan programs, credit card debt, and more.

It doesn't need to be this way, as boosting understanding and engagement can actually reduce healthcare spending, and alternatives can avoid the future uncertainty of your program.

Part II

So... how do we help to get more Employees to engage?

The answer is simple: you need to stop communicating and start engaging.

The best, and most widely recognized brands, realized long ago consumers will engage more quickly with content if their message connects with them. Need examples?

- » Geico: *“15 minutes can save you 15% or more on car insurance.”*
- » Coca-Cola: *“Open Happiness”*
- » Apple: *“Think Different”*
- » L’Oréal Paris: *“Because You’re Worth It.”*
- » Dollar Shave Club: *“Shave Time. Shave Money.”*

Denying the power of marketing and branding flies in the face of “Billions and Billions served.” The message is just as important as the brand itself. When the messaging is delivered coherently and effectively, the brand becomes unmistakable.

With benefits messaging, the traditional mode and method of communication are aimed at employees, sporadically and inconsistently throughout the year. Employers have to better communicate with employees on a **regular basis**, with **purpose**, and a **steady message** or tone.

Sophisticated and successful organizations understand that having an HR & Benefits brand is as important as all of the sales and marketing you put in place to attract and retain talent. Leveraging your brand’s message to prompt attention from Employees is essential to achieving an overall blissful experience.

Think:

If you were to ask your Employees to brand your program today, what would the tagline be?

Where should I start?

First we have to examine the three “**F’s**” of your engagement plan:

Focus**Frequency****Format****How often will you promote your brand/story to achieve goals?**

Burnout is the enemy of most engagement programs (and HR) especially in an era of high turnover. HR should not be quick to bite off more than they can chew. The key is to **work smarter not harder**.

Start a newsletter that writes itself:

Don't have a newsletter? Start one! The nice thing about starting a newsletter is that you can choose your own baseline for regularity. Start with a quarterly newsletter, then move to monthly outreach if it feels sustainable.

Starting a newsletter can be simple and require low effort if you can find a steady stream or source of content. Check with your benefits adviser, your colleagues, or peers to see what resources they have at their disposal, or would recommend. There are so many sites for great content, simply reposting or re-purposing interesting and engaging articles can be a good time-hack as well.

Newsletters can be boring and easily ignored. How will you attract your readers?

Provide valuable and engaging content that’s worth sharing! Take a look at Walmart’s approach. Walmart created a program where Employees were encouraged to share their personal and professional success stories with the editors of the Walmart newsletter. If the story was published, the employee received a gift card/prize for their story. Many of the stories submitted and published were centered around weight loss which caused a domino effect. Walmart claims, and even credits its newsletter for the most 100+ pound losses of any wellness program ever tracked.

Creating an ambitious goal of one communication per day is admirable, but generally not sustainable for beginners. Think of the newsletter as a good start with the most focus on creating valuable content on a consistent basis.

If you already have a fun, unique, or helpful aspect to your benefits program, ask Employees to share their success stories.

Have you created a fun term for what your Employees are called?

Some companies refuse to call them Employees at all – they may be referred to as members, teammates, shareholders, family, and more. Lets get creative. Here are [some ideas](#) to get the creative juices flowing:

Company Name	Nickname
Hootsuite	Owls
Intercom	Intercomrades
Mobiquity	Mobsters
Pinterest	Pinployees
Reddit	Redditors
Distilled Concepts	Purifiers

Why is this important?

Because you are trying to create an experience as unique as your workforce. How unique is “EMPLOYEES OF _____”? This is important for the items to follow.

What will you focus on with your messaging?

This part of your brand story should be a combination of **educating** and **empowering** your population.

Educating: If you were born prior to 1990, you likely had a “Home Economics” program in high school. Typically, the curriculum focused on life skills such as:

- » Understanding weights and measures in the kitchen
- » Learning simple skills like sewing, cooking, and more
- » Learning how to balance a checkbook

Think of your benefits education campaign as being your Home Economics class for employees. The education should be as practicable as it is simple. Similar to Home Economics, benefits education has not remained relevant to the population it serves. Fortunately, it can be re-invented by keeping the communication simple and easy to understand, but also tailored to your program.

Empowering: Do you remember the last time you felt like you were ripped off by paying too much for a service or product? Consider the thoughts that went through your head.

You likely said “next time I’m going to _____,”. Your fill in the blank solution may have been to “price shop on amazon,” “look up the quality of the service beforehand,” or “use an expert to get help/support,”. Getting employees to engage on this thought process is a great way to empower your people through healthcare scenarios.

No matter how strong you believe your benefits program is, your people are likely getting ripped off every day when it comes to medical and pharmacy benefits. In order to create an impactful message, you must empower your people to take the same simple steps in utilizing benefits as they would take in any other area of their life.

How many Employees will price-shop for a new iPhone charger on Amazon, yet think that MRI's are like the initial purchase price of the iPhone, in that it's a set, fixed, and firm amount no matter the retailer?

The harsh reality is that for something as simple as an MRI, the cost can vary by 10x within the same geographic area. Literally, that means a \$10 charging cord would cost \$100, and the \$1,000 iPhone would cost \$10,000. Your engagement can reinforce this mindset shift.

How will you engage?

Seems simple, but it's likely the most complicated question of all. Here is a list of well-thought-out ideas and potential solutions that can also keep these efforts sustainable. Remember, the goal with all of these isn't communication, it's engagement. There must be an opportunity for communication in three directions:



Ever heard of the phrase 'water cooler talk'? We all know that the last of these is often the most impactful – serving as either your worst enemy or your best friend. **The question is what is in your water-cooler... kool-aid, or champaign?**

Employees can see straight through kool-aid, but almost everybody celebrates with champaign. If you are going to say positive things about your benefits program, they should always be backed up with positive personal stories.

Solicit this sort of feedback from Employees to share the essence of the benefits program you are trying to create with others. Not only will you be working to build social proof, but attracting others to share in the success as well.



EMAIL

The pro to working through email is it generally only requires the ability to read and write at a 5th grade reading level. It also doesn't require anyone to be a marketing genius. The downside is people get too many emails. Consequently, if your Employees turn down a benefits meeting with "can you just send me an email instead?", it is generally because they would prefer to delete it and move on. You could choose to deploy other options to keep it more fun. This could still be simple, like creating your own email template through MailChimp, Constant Contact, or another email service.



VIDEOS

The great part about phones is that everyone has a high-quality camcorder in their pocket. Why not record some of these experiences? Are you camera shy? That's ok too – create a five minute webinar recording, or even peruse YouTube for published videos on the desired topic. There are thousands of videos on popular topics – from an introduction to health insurance terms to how to use Health Savings Accounts. You can [click this link](#) to get help on setting up webinars or to get assistance on finding videos which align with your desired message.



POSTERS

Remember, we are trying to brand your benefits program. Go around your office and count how many times your company logo is on the walls or other areas of the office. Could you theoretically have a poster/flyer about a specific part of your benefits program for every time the logo is on the wall?



MAKE IT A MINI-SERIES

The origin of many of your engagement woes is likely because benefits conversations are limited to one hour per year during open enrollment. Create added time to re-communicate. This could be in a separate special mid-year meeting, or even spending 5-10 minutes discussing a topic related to your goal during other standing meetings, like company functions, outings and more. Build a benefits program that you're proud of, and you'll have a hard time not wanting to talk about it.



MAKE IT AN EVENT

Almost everybody loves social events, and interactions, so make a big to-do about something. You likely (should) have a lactation room, but how often is it going unutilized? What if you took steps to turn it into a "Wellness Room" instead, or add more space? When you're done, don't just send an email, but rather showcase the room to small teams on a tour. Imagine the potential when recruiting new Employees as well. We also have a shopping list to help you get started—[click here](#).



SOCIAL CHANNELS

This is where I think the most opportunity exists for Employers who are looking for real engagement. Need further proof? Look at the explosive growth of social media users. Among some Employees, they are visiting social media sites more frequently than their inbox. Don't take it from me, do the research.

This could be as easy as creating a channel in Slack, Yammer, or other tools you may use for internal comms outside of email. If you're more sophisticated, set-up a closed Facebook group for Employees. This could also be an easy way to recruit Employees as well.

Do you want to get really creepy and have some fun?

Skip the Facebook page, and talk with your web marketing firm to geo-target your Employees with an ad campaign within 1 mile of your office location(s). Trust me, it is 100% doable and we can even help clients with the message.



TEXTING

Most Employers collect cell phone numbers for not only Employees, but often family members, so why not get permission to text them? There are tons of tools to perform bulk texts to Employees. For the same reasons noted above (no attention to email, more attention to social), texting is another untapped resource for many Employers.



SWAG

If the merits of your benefits align with your values as an organization, then your team should wear it like a badge of honor! Going back to having a benefits program to be proud of, Employees who are proud to be a member of your company will wear their corporate swag more often, so why not integrate with the health plan as well? Here are some examples:

- » Imagine a corporate pen with "Make sure you're getting the lowest cost before you sign on the dotted line at the hospital" along with the phone number for your Employee advocacy solution.
- » Picture a magnetic phone mount for the car that has your Telemedicine number on it, as an Emergency Room alternative? What about car air fresheners with the same thing?
- » Imagine handing out branded company t-shirts bragging about using a specific service if Employees can document that they did? IE: "Telemedicine: It's the [Insert Employee Nickname] thing to do."

If your Employees like these items, their family members probably will to, so don't forget to keep them in the mix also – especially since they may compose an even larger portion of your population.

Why am I doing this again?

Now that you are excited about how you will engage, we must revisit the purpose behind engagement.

Having a purpose around your communication will help to craft the messaging. The purpose should be built from the goals that you have in mind behind your engagement campaign.

Would you like to lower healthcare costs by boosting engagement in programs to reduce costs?

- » Are you trying to bolster the overall impression of your benefits program?
- » Do you have a new tool or service that you are trying to encourage utilization of?
- » Does your organization lack good data about what Employees actually want?

Let's start with the last of these, as it is one of my favorites. Are you communicating **with** employees or **at** employees?

The questions below are examples of how to start communicating with Employees:

1. **What is your overall impression of our benefits program compared to other Employers?**
 - a. Above Average
 - b. About the same
 - c. Below Average

2. **How well do you understand the overall benefits program and perks that are provided to you and your family as being a part of ABC Company?**
 - a. Expert knowledge
 - b. Fairly well
 - c. Not well at all

3. **Which benefit would you like to receive more information on, or learn more about? (You may select more than one)**
 - a. Option A
 - b. Option B
 - c. Option C
 - d. Other_____
 - e. **On a scale of zero to ten, how likely are you to recommend our benefit offerings to a friend or colleague?**

0 1 2 3 4 5 6 7 8 9 10

What are the takeaways from the survey above?

- » The questions are broad, but the answers are narrow.
- » Question 1 helps to understand the overall perception of your program
- » Question 2 helps to understand the overall impression of your program
- » Question 3 helps to provide a focus for communications
- » Question 4 helps to develop a net promoter score (eNPS) behind your program. This is important as it will serve as a starting point to gauge the success of future engagement, becoming another KPI in the process.

A note on question 3: Remember, you need a well balanced meal. The communications should include as much a topic of interest from the employee perspective, as much as from the employer perspective.

What is an eNPS?

Focusing on the last three letters, a [Net Promoter Score](#) is an index ranging from -100 to 100 that measures the willingness of customers to recommend a company's services or products to others. When adding in the 'e', we are now looking at the employee's loyalty, and even willingness to recommend a company to others.

The eNPS allows employers to measure employees' willingness to be ambassadors for the company by endorsing employment there. Promoters (those that answered 9-10) are the most loyal segment who will enthusiastically recommend employment at a company. Passives (those that answered 6-8) are not necessarily negative but are also not entirely loyal. Detractors (those that answered 0-5) are those that are not likely to recommend employment at the company.

Surveys can be a double-edged sword for employers. They are a great tool, but only for employers ready to take action on behalf of the Detractors and Passives who are seeking improvements.

Keep in mind... your health insurer probably isn't helping your score. The national average for health insurance is 13, according to [Nice SEMATRIX](#), a customer experience analytics company. Not all hope should be lost, as we have solutions for this as well.

Next Steps:**At this point we have a clear understanding of the following:**

- » Engagement should be a joint effort and goal for leadership, including but not limited to the CFO, CEO, CHRO, and the rest of the operations team. There is a cost associated with a disengaged workforce when it comes to healthcare decisions, benefit programs, and turnover.
- » Create and track simple KPI's. These should be communicated with the executive team, but also your advisor for their thoughts and input as well.
- » There is a distinct difference between communicating at Employees and communicating with employees. Employee-to-Employee is most powerful and should be part of the goal.
- » Focus, frequency, and format for these communications is an important step in the process. Minimal efforts beget minimal results but don't bite off more than you can chew. The solution should be turnkey for any successors to step into and run with.
- » Your Employees perception is the reality. Engage with surveys, to help hone and sharpen your engagement protocols. A brand is only as powerful as its reputation.
- » Build a content pyramid. The next page includes a starting point that you could use as a template to help get started.

You're now off to the races. As always, we're happy to help with covering these in greater detail, so don't hesitate to [reach out](#).

Read on...

The remainder of this guide includes tangible resources to help further frame your strategy, and game plan.

Example

The below are notes from a meeting where we helped to outline an engagement path for a client. The names for many of these widgets have been redacted and replaced with the type of program.

Outline/Path forward:

1. **National Health Observances Calendar** can give a good “framework” to the campaign itself to help keep content relevant/timely based on events.
 - a. checkiday.com - gives an overview of the day’s national holidays – which can help to garner added attention.
2. **DOCUMENT LIBRARY has over 40,000 documents, including several years’ worth of newsletters.**
 - a. Each newsletter could serve as 2-3 different pieces of content, from which we can (almost) always find a way to tie it back to the resources that your health plan provides.
 - b. We would be more than happy to proof posts/emails going out to Employees, and also offer feedback as to how resources can tie into each.
 - For example, on the topic of “Mental Health,” this could bring into light TELEMEDICINE as a Telephonic resource, but also the EAP, and reminder of Mental Health Benefits under the health plan.

ABC COMPANY Tools/Support for Members

1. CONCIERGE ADVOCATE PROGRAM

- [WEBSITE.COM](#)
- Finding doctors, seeking care, price check, etc.
- Pre & post service
 - » Balance bills, surprise bills, etc.
 - » Benefit questions
 - » Prescription research/support
- Top reasons to call:
 - » Help to find low cost/high-quality imaging services, help to find higher-quality physicians, 2nd opinion resources.
 - » Help in to understand upcoming tests, cost shares, etc.
 - » Having trouble securing an appointment for an urgent issue

2. TELEMEDICINE

- [WEBSITE.COM](#)
 - » Lowest cost 24/7 solution for members. Full stack Medical, Behavioral, Dermatology, etc.

3. OTHER RESOURCES

- PBM – Resources and support for prescriptions.
 - » Alternatives, mail-order, opioid resources, etc.
 - » [WEBSITE.COM](#)
- HSA VENDOR – HSA Information
 - » [WEBSITE.COM](#)
- INSURER Member Assistance EAP
 - » Counseling, Financial/Legal advice, Family Support, Relationships, etc.
 - » [WEBSITE.COM](#)

Recommended DOCUMENT LIBRARY Resources:

Here we provided the client with 20 resources that we felt would be a good starter pack for a year's worth of engagement

Other resources that may be of interest

Here we outlined several programs that can further support their benefits program, and promote engagement. These are mostly Employee facing resources that can help to grow education, healthcare literacy, and more.