Health Insurance in Real Life: A Look at Lived Experience

September 20, 2023
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”
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