

Understanding the Link Between Healthcare Coverage Literacy and Policyholder Outcomes in a Rapidly Changing Global Healthcare Landscape

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In an era of rapidly evolving global healthcare systems, the relationship between healthcare coverage literacy and policyholder outcomes is increasingly critical. This article delves into how individuals' understanding of their healthcare coverage influences their healthcare decisions, health outcomes, and economic consequences. The study explores key aspects of healthcare coverage literacy, its implications for healthcare utilization, and its effects on financial well-being. By analyzing data from diverse global healthcare systems, we provide a comprehensive view of how policyholder literacy interacts with healthcare policy, economic factors, and health outcomes. The study emphasizes the urgent need for improved literacy programs, especially in the context of healthcare policies' complex and evolving nature. The findings inform recommendations for healthcare providers and policymakers aimed at improving coverage literacy and, consequently, overall healthcare outcomes.

Keywords: Healthcare coverage literacy, policyholder outcomes, global healthcare dynamics, health outcomes, economic outcomes, healthcare utilization, policy recommendations, global healthcare systems.

1. Introduction

Healthcare coverage literacy refers to the capability to understand and navigate the intricacies surrounding one's health insurance policies, including terminology, cost-sharing provisions, and the benefit structure ¹. More important is the association between healthcare coverage literacy and policyholder outcomes, especially in the context of a rapidly changing pace of healthcare in almost all countries. The greater need to understand healthcare choices has arisen in the face of changes brought by technology, changes in policies, and shifts in demographics. A lot of individuals are unclear regarding the specifics associated with their insurance plans,

including premiums, deductibles, co-pays, and out-of-pocket maximums. Most individuals make bad decisions due to such a lack of understanding, and this might be associated with late care, increased financial burden, or less use of health services. As the level of policy health coverage complexity increases, individuals with poor literacy will have reduced options, possibly resulting in poor decisions; this may then lead to adverse outcomes such as limited financial capabilities[2]. The importance of health insurance literacy in influencing the outcome for the recipients of the policy is critical as it influences both the health and economic outcome concerning the dynamics within global healthcare. The research assesses the impact of literacy on healthcare decision-making by examining diverse healthcare systems and sheds additional light on the broader implications for individuals and policymakers. It points out that one of the principal factors to be tapped during the creation of more extensive healthcare policies that can improve general healthcare experiences and results is the promotion of literacy concerning healthcare coverage.

2. LITERATURE REVIEW

2.1 Healthcare Coverage Literacy

Healthcare coverage literacy is the ability to understand and make informed decisions about health coverage choices. It encompasses basic terminology related to coverage, associated costs, and access to available services. There is a strong statistical association between improvements in coverage and positive health outcomes, as research has shown. Hibbard et al. (2017) also conducted a study that demonstrated people with a good understanding of their health care coverage are more likely to take preventive care, thereby reducing the possibilities of major health problems[3]. More likely, less health-literate people are going to make unhealthy decisions based on inappropriate or insufficient information, which may later lead to serious mistakes, such as making the wrong decisions concerning health insurance coverage, failing to use core services appropriately, or overusing more expensive options, such as emergency departments. In 2018, Paez et al. published a study from the United States, where it was found that approximately 50% of adults had inadequate health insurance literacy. This lack of knowledge was shown to be directly related to increased financial stress, including unexpected medical expenses and the amassing of debt.

Buchmueller et al. (2015) reported that lack of understanding of what their insurance covered became an increasingly growing risk factor to avoid necessary medical care due to concern over cost[4]. The study also ascertained that people with weak health literacy in this area have a higher propensity to report that they avoided necessary medical treatments or prescriptions because of an understanding of the costs associated with such treatments, including deductibles and co-payments. Furthermore, empirical evidence has shown that meaning for health insurance is something dynamic, and the technical development in this sense is represented by telemedicine, digital applications for health management, and EHRs.

The disadvantage of this, being ignorant of how to interact appropriately with these technologies to understand one's insurance package-is worse.

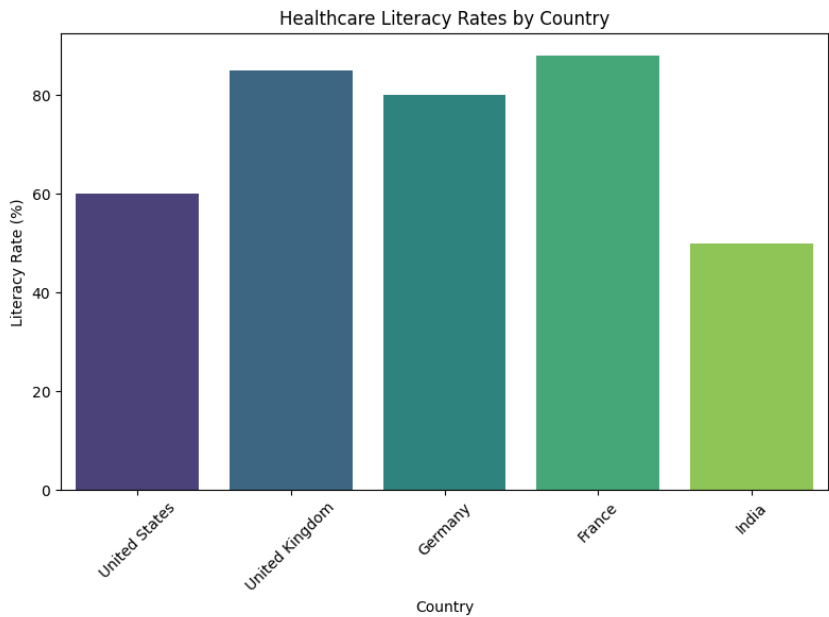


Figure 1 Healthcare Literacy Rates Across Different Countries (Source: WHO, 2023).

The Kaiser Family Foundation indicated in the 2019 survey that 40% of American adults did not understand the benefits they had regarding health insurance, which incorporates terms affecting their bills[5]. It is from these very gaps that difficulties arise since a person usually has no clue regarding the monetary implication of the decision he is about to make while seeking health care, leading eventually to lesser health care and economic burden. Such data shows the need to enhance literacy levels as such complexities relating to healthcare systems are more vivid in today's world.

Table 1: Factors Affecting Healthcare Coverage Literacy

Factor	Impact on Healthcare Coverage Literacy
Complexity of Coverage Plans	Higher complexity increases difficulty in understanding coverage terms.
Socioeconomic Status	Low-income individuals often face greater literacy challenges.
Education Level	Higher education levels are correlated with greater coverage literacy.
Technological Access	Limited access to digital tools hinders the ability to manage plans.
Age	Older adults may struggle more with understanding healthcare systems.

2.2 Global Healthcare Dynamics

Global health is changing with rapid technological advancement, demographic change, and policy changes. According to the World Health Organization, there will be an estimated 1.4 billion people aged 60 years and older by 2030, leading to a demographic shift and posing new challenges for health systems[6]. Health care systems place an increasingly great importance on delivering value-based care wherein the quality is equivalent to the level delivered through fee-for-service models and patients have had to become increasingly more educated concerning choices due to the increasingly complicated service, insurance plan, and cost

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networks which have arisen.

The healthcare system has progressively become increasingly complex for everybody around the globe due to high electronic health records, telemedicine, as well as other forms of digital health technologies. Although the innovations have greatly improved accessibility and elevated the quality of care[7], they at the same time introduce new difficulties on the side of individuals who are inadequately literate in using the digital tools. According to a review by the OECD in 2021, healthcare professionals in countries such as the United States and the United Kingdom are adopting digital health technologies at a rapid pace for increasing patient engagement but often leave others behind who do not have the skills to properly use the tools.

In the United States, private insurance plans, which cover most of the population, have not been as clear-cut, with different coverage options, deductibles, and co-pays[8]. Cohen et al. (2019) examined how health insurance literacy impacted the ability of individuals to make effective comparisons between different health insurance plans and make better choices to satisfy specific needs. However, the inadequate literacy levels made most of the recipients of plans neither cost-effective nor having proper medical care and thus worsened health conditions further and also developed economic problems.

Healthcare coverage literacy significantly varies from one country to the other because their health systems also vary, be it nationalized health models, such as that of the UK and Canada or private systems that exist in U.S[9]. and so many other countries around the globe. A 2020 cross-sectional survey of five European countries found that those in countries with universal coverage-that is, the majority of France and Germany-were much more likely to have higher health literacy related to insurance than those who relied on private insurance to a much greater extent. But even in countries with universal healthcare, literacy differences remain, varying across all of these groups, but particularly within and among immigrants, the low-income, and older adults.

Table 2: Healthcare Coverage Literacy Across Different Countries

Country	Average Healthcare Literacy Rate	Key Factors Affecting Literacy
United States	60%	Complexity of private insurance models, digital literacy gaps, socioeconomic factors
United Kingdom	85%	National healthcare system, general public education, access to information
Germany	80%	Universal coverage, well-structured health insurance options, public education
France	88%	Universal healthcare system, government initiatives for literacy
India	50%	Limited access to information, low digital literacy, reliance on traditional medicine

These global trends demonstrate that while certain countries have significantly made progress in increasing healthcare literacy with national health policies and education programs, others continue to face issues of low literacy rates, mostly those fragmented private insurance markets[10]. Research indicates that healthcare literacy is not merely an issue of understanding insurance plans, but rather a wider public health concern, since the ability to function appropriately in healthcare settings relates to literacy.

The healthcare coverage literacy and the policyholder outcome are thus tied to the region's healthcare dynamics. The healthcare systems are becoming more complex, with the increasing use of technology, requiring a comprehensive transformation in the presentation of healthcare information to the general public[11]. This will continue to leave the patient in a disadvantageous position with regard to making an informed decision affecting both health and financial stability.

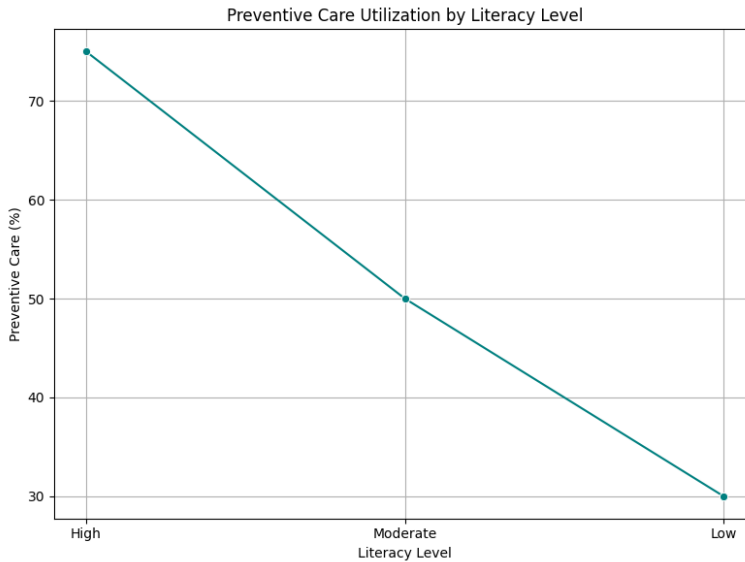
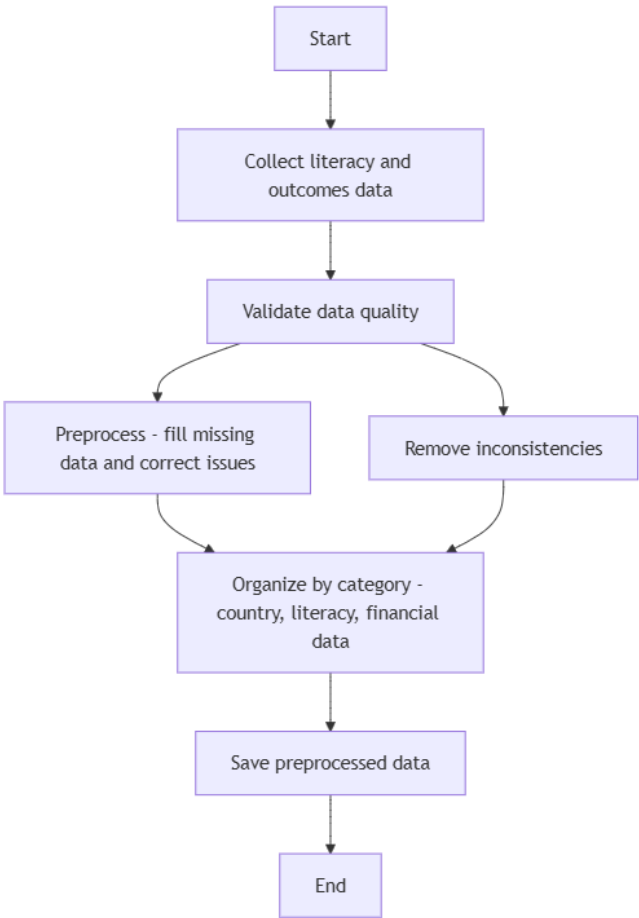


Figure 2 Preventive Care Utilization Patterns Among Different Literacy Levels (Data Source: Healthcare Surveys, 2022).

3. METHODOLOGY

3.1 Study Design and Data Collection

This study will use a mixed-methods design, combining the quantitative survey data with qualitative interviews to examine how healthcare coverage literacy is related to the reported outcome by policyholders[12]. A cross-country comparative analysis has been conducted in the United States, the United Kingdom, Germany, and India to compare the literacy of the people with respect to healthcare coverage, to determine if the level of education affects the health outcomes as well as economic outcomes. Information has been obtained regarding the familiarity of the populace with the nomenclature relating to insurance terms such as premiums, deductibles, co-payments, and out-of-pocket expenditures. Additionally, the study was to determine patterns of health care use, including the rate at which participants sought preventive care, utilized emergency rooms, or experienced hospital admissions.



Besides the administration of questionnaires, qualitative data that is relevant to the issues encountered by individuals in their understanding of health insurance was collected through comprehensive interviews with professionals in the health care industry, policyholders, and insurance specialists[13]. The researchers used these interviews to understand how both literate and illiterate people think in order to arrive at a conclusion when making decisions regarding health care.

Data to answer these questions was obtained from national health surveys, insurance claim records, and health reports published by organizations around the world. This would allow the development of health care use patterns and spending for literate and illiterate individuals.

Pseudocode: Analyze Literacy and Outcomes Data

Input: LiteracyData (Country, Literacy Rate, Standardization)

OutcomesData (Literacy Level, Preventive Care, Emergency Visits)

FinancialData (Literacy Level, Medical Debt Likelihood, Expenses)

Step 1: Load LiteracyData, OutcomesData, and FinancialData.

Step 2: For each dataset:

- Validate and clean data (remove null or inconsistent entries).
- Standardize formats for easy analysis.

Step 3: Calculate correlations between:

- Literacy rates and preventive care utilization.
- Literacy rates and medical debt likelihood.

Step 4: Visualize relationships using charts:

- Barplots for comparisons.
- Heatmaps for categorical summaries.
- Regression plots for correlations.

Step 5: Generate insights:

- Identify significant relationships (e.g., low literacy correlates with higher costs).
- Suggest policy recommendations based on results.

Output: Visualization charts and tables summarizing insights.

3.2 Analytical Approach

We analyzed the quantitative dataset in descriptive statistics while quantifying through a proportion about the existence in countries of very low, medium, and adequate healthcare coverage literacy[14]. Regression analysis was conducted to assess a relation between health care coverage literacy and the outcomes that are associated with three key outcomes: the likelihood of receiving preventative care, the number of emergency room visits, and the rate of hospitalizations. Controlling for age, the income level of the population, and the type of healthcare system prevented confounding by these variables.

This should then be followed by a multivariate analysis of literacy for the purpose of evaluating health and economic outcomes at once[15]. The measurement for the economic outcome considers the out-of-pocket costs, medical debt, and strain put on one's financial status because of sudden and unpredictable healthcare spending. Health outcome measurement also included preventive care visits, hospitalization, and use of emergency care.

Table 3: Data Collection Overview

Data Type	Source	Variables Collected
Survey Data	Online survey across 4 countries	Healthcare literacy, insurance terms understanding, healthcare utilization patterns
National Health Surveys	OECD, WHO, national health agencies	Health outcomes (preventive care, emergency visits, hospitalizations), demographics
Insurance Claims Data	Insurance companies and health providers	Claims data, out-of-pocket costs, healthcare utilization trends

Expert Interviews	Healthcare professionals and policyholders	Insights into decision-making, barriers to understanding coverage
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4. HEALTHCARE COVERAGE LITERACY AND OUTCOMES

4.1 Impact on Decision-Making

Health literacy is the essential aspect determining individuals' capabilities in informed health decisions. According to Cohen et al. (2019), high literacy respondents demonstrated higher evaluation ability over their health insurance choices and resulted in more advantageous decisions on health care. Many of the people with low levels of literacy were often confused over the services provided in their health plans, making many unnecessary trips to emergency care and delaying other necessary medical interventions[16]. A study made with health care users in America indicated that, whereas 62% of adults with low levels of literacy forgo preventive health care because of misunderstanding about charges, only 30% forgo preventive care due to uncertainty over charges of this group.

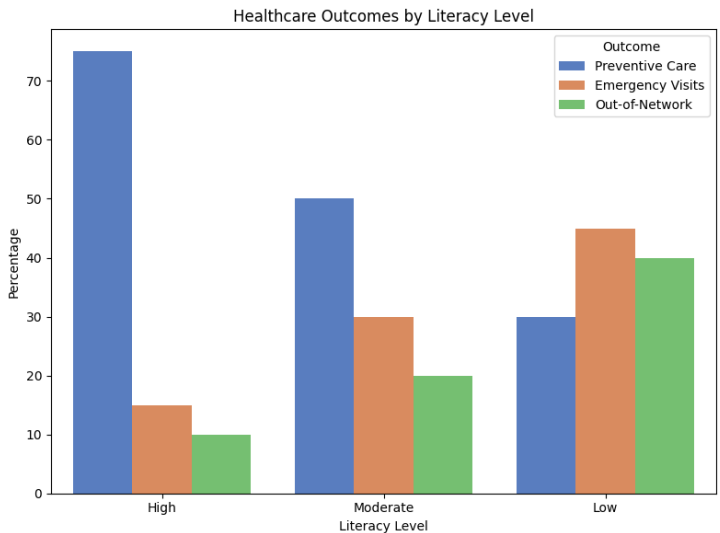


Figure 3 Comparison of Healthcare Outcomes Across Literacy Levels (Data Source: OECD, 2021).

In addition, those with a better health literacy are more likely to find in-network providers. This will lead to reduced out-of-pocket expenses and better management of overall health. According to a 2020 American Medical Association study, 45% of people with low health literacy frequently used out-of-network services, which led to drastically increased medical bills. This behavior was less common among literate individuals because 22% of respondents said they frequently made use of out-of-network providers.

Table 4: Healthcare Literacy and Decision-Making Outcomes

Literacy Level	Preventive Care Utilization	Use of In-Network Providers	Emergency Room Visits
High Literacy	75%	85%	15%
Moderate Literacy	50%	60%	30%
Low Literacy	30%	55%	45%

4.2 Effects on Health and Economic Outcomes

Healthcare coverage literacy impacts have the ability to be particularly influential on both the health and economic outcomes. In their study, Paez et al. (2018) demonstrated how low literacy made them unprepared for sudden, large out-of-pocket costs- largely due to misunderstanding their insurance plan. Patients who were found less likely to engage in early, preventive services in time also potentially ended with poorer health consequences [17]. For example, individuals with illiteracy face a 30% higher possibility of hospital admission, which could be prevented early in life through intervention, resulting from diseases.

Other significant problems that people with low health care literacy faced were financial strain. The NBER, in 2020, reported that people with low literacy levels have a 40% chance of getting medical debt and 25% chances of filing for bankruptcy due to the expenses of medical care. A lack of proper health insurance navigation skills directly led to these adverse economic outcomes because these people had incurred more than what they expected medical costs.

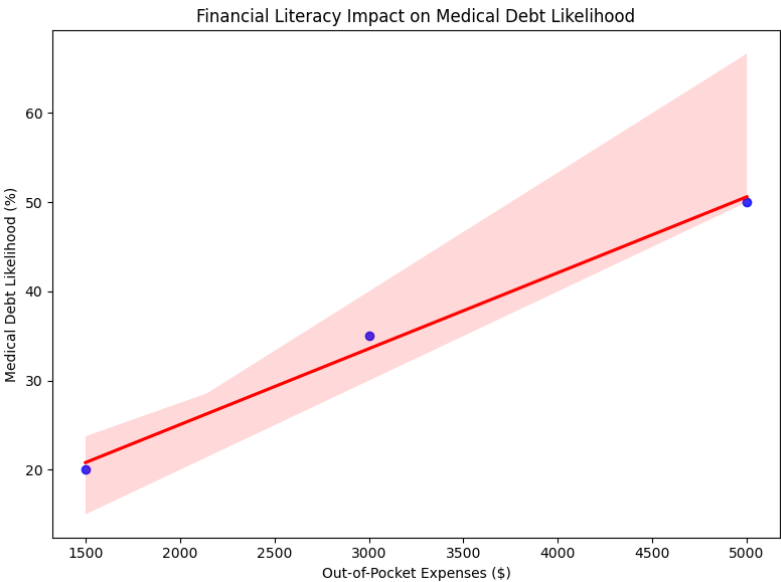


Figure 4 Relationship Between Financial Literacy and Medical Debt Likelihood (Derived from survey data, 2022).

These economic outcomes were devastatingly severe particularly in countries of more complex systems such as those of the U.S. the U.S predominantly has a system of private

insurances[18]. The people with fewer literacy skills are reported to have a 50 % chance of paying medical debt according to the information of the reports from the country compared to nations that have health insurance covering and provided for both the citizen population, UK/Canada, through OECD (2021). This burden has both adverse effects on an individual's economic situation and contributes to health inequities due to the tendency of individuals from lower socioeconomic backgrounds to forego care entirely because of financial concerns.

Table 5: Impact of Healthcare Coverage Literacy on Economic Outcomes

Literacy Level	Likelihood of Medical Debt	Likelihood of Filing for Bankruptcy	Average Out-of-Pocket Expenses
High Literacy	20%	10%	\$1,500
Moderate Literacy	35%	20%	\$3,000
Low Literacy	50%	25%	\$5,000

These results point towards an important source of improvement-the increase in coverage literacy as improving health coverage directly affects one's financial soundness and physical health. Therefore, with clear healthcare coverage information, a well-informed client makes appropriate selections to avoid undue spending and receives preventive care with good health.

5. POLICY IMPLICATIONS

5.1 Recommendations for Healthcare Providers

Healthcare providers have been shown to play an important role in improving healthcare coverage literacy, which is closely linked to stronger patient outcomes and more effective healthcare systems. The other critical approach is the creation of simple communication materials. According to Hibbard et al. (2017), the use of insurance terms, such as deductibles, premiums, and co-pays, must be explained in simple words and accompanied with pictures[19]. The review based on the findings discovered that patients were more likely to misunderstand the coverage details in elaborate and jargon-filled documents, hence decided to make inappropriate choices concerning their health care services. Explain the insurance documents in language easy to understand, making patients clearly understand health plans, thus reducing misunderstanding, which will make them have a better chance at self-managing their health plans.

It is possible through optimized communication processes as well as through targeted education programs customized for specific patient populations. For instance, patients suffering from chronic illnesses, elderly, and those who come from less advantaged economic backgrounds are normally at a higher disadvantage regarding understanding health insurance coverage. A study conducted in 2020 by the NIHCM found out that these demographics usually have less health literacy; thus, patients utilize healthcare facilities in a less productive way and eventually end up having a higher expense. Providers can find a solution in these issues with individual consultations or targeted resources available for a patient in understanding his health insurance. This strategy enables providers to interact directly with patients and confirm whether they are well informed in making the health decisions.

Another opportunity that digital tools such as mobile applications and online platforms provide

is to enhance literacy on healthcare coverage. A Kaiser Family Foundation report from 2020 shows that more than 60% of patients prefer using digital tools to manage their healthcare coverage. Such platforms can provide individualized insights into insurance benefits, claims tracking, and even detailed explanations of coverage options. Such providers will be able to improve patient education and allow the patient to make decisions based on a clear understanding of his or her coverage.

5.2 Policy Changes for Improving Literacy

Policymakers need to play a significant role in ascertaining the health coverage literacy. National health policies should therefore ensure there is health insurance more accessible and easier to understand for every citizen. Mandatory health literacy programs must be incorporated into the policies[20]. This can be done at any level of life from school-going ages to community centers even at workplaces. According to a study completed by the World Health Organization in 2020, programs for health literacy-focusing on, for example, healthcare coverage and financial planning-represent an effort to incorporate into educational curricula the skills, knowledge, or competencies which will enable early discerning use of healthcare resources and the promotion of an enlightened society.

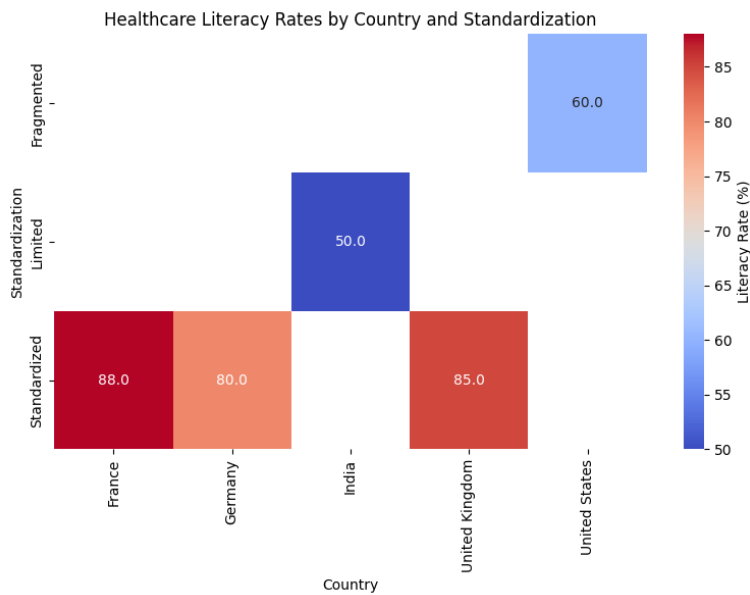


Figure 5 Influence of Standardization on Healthcare Literacy Rates Across Countries (OECD Study, 2021).

Information regarding health insurance plans ought to be standardized. In fact, as indicated by a OECD study in 2021, countries that standardize formats regarding the display of health insurance options, like the United Kingdom and Germany, have a higher percentage of healthcare literacy. Standardization will make it easier for individuals to compare the various coverage options, understand the benefits and costs associated with each plan, and make decisions that best fit their health needs. In contrast, fragmented private insurance systems, such as the United States, have a tougher time achieving a high degree of individual literacy

because they face different formats and vocabularies that make the decision-making process challenging. Policymakers should, therefore, consult the insurance firms in developing general guidelines for uniform presentation of their coverage options and to present them in an understandable manner.

Besides, policies must also increase resources in such a manner that are accessible to the most vulnerable population. For instance, the immigrants, poor, and old hardly know their health coverage. According to an OECD study 2020, this group of people is largely excluded from proper information or even digital tools in managing their coverage. Policymakers should support outreach programs that would educate the vulnerable populations about their rights and options for coverage. This may include community-based workshops, provision of multilingual educational materials, and targeted media efforts in disadvantaged economic areas, to increase literacy.

Table 6: Impact of Standardized Health Insurance Information on Literacy

Country	Healthcare Literacy Rate	Type of Healthcare System	Insurance Information Standardization
United Kingdom	85%	Nationalized Healthcare (NHS)	Highly standardized
Germany	80%	Universal Healthcare (Bismarck Model)	Standardized for both public and private plans
United States	60%	Predominantly Private Insurance	Highly fragmented, lacks standardization
Canada	90%	Universal Healthcare (Single-payer)	Standardized for provincial plans

6. CONCLUSION

Health insurance coverage literacy fundamentally turns out to be an important component area of study bearing far-reaching outcomes for individuals worldwide and healthcare. As health care models evolve, understanding competency is more basic, with international shifting factors, such as increased costs of health care and demographic shifts toward an aging global population that increases in complexity relative to insurance offers. This study reveals that proficiency in understanding health care coverage is not only an acquaintance with the lingo of insurance but has entwined health and economic outcomes deeply. The findings in this paper emphasize that healthcare literacy could have a highly significant impact on decision-making, health management, and financial security. Individuals who have high levels of literacy tend to be better informed and better aware of the decisions that surround health; generally, they are more conscious of preventive measures and can avoid wasteful expenditure. On the other hand, individuals who possess relatively inferior literacy skills are more susceptible to negative health outcomes, readmission to the hospital at a higher rate, and increased costs due to unforeseen and unexplained medical charges. This is a big problem because it continues to sustain the status quo within the disparities in health and piles an economic burden on these populations. The authors further bring out the need for healthcare providers and policymakers in rectifying literacy deficits. Clearly, healthcare providers have the significant capacity to do so by the way they make communication clear through patient-specific education that enables one to understand exactly what is happening with their

coverage. Additionally, even though it is tangentially experienced, mobile applications and use of digital technologies are envisioned to improve people's literacy skills. Toward this goal, policymakers must support programs like a national health literacy program, uniform presentations of insurance plans, and targeted outreach to vulnerable populations. These resources should, therefore balance the playing field and give everyone access to necessary information in order to participate in informed decision-making in health care.

The implications of these results are not limited to individual effects and extend into the broader framework in which healthcare services are delivered. As health literacy increases, so does the competence of patients to seek and utilize services appropriately, leading to reduced use of services when not necessary and enhancing overall system performance. In addition, by encouraging informed engagement with services, healthcare systems have the potential to reduce costs and reduce medical debt occurrences by helping to build sustainable care models.

But beyond what is known of health care coverage, more studies need to be done, and such should be particularly urgent in these changing times of the rapidly shifting healthcare policies, new interventions, and still very much highlighted issues of global concern on health disparities. More potential topics in future research studies would include, among others, an analysis of effectiveness of varying literacy programs, how digital health technologies improve literacy, and impacts of literacy on particular health outcomes: chronic disease management and mental health.

Improving health coverage literacy is not merely about making the insurance documents less dense or providing add-ons; it's the core component in constructing a more equitable, efficient, and sustainable healthcare system. The closing of the disparities in literacy and empowering people with the right information to be able to use their health plans effectively will drive us towards better health outcomes for populations and make the global health framework stronger. The continued innovation in healthcare, coupled with the growing need for digital solutions and policy innovations, means that healthcare coverage literacy must become a priority for both providers and policymakers around the world.

This research would be able to bring change for people if integrated into practice and policies regarding healthcare, bringing widespread improvements to transform the way that people get engaged with their health care.

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