

ABSTRACT

Lost in Translation: A Study of the Usage of the Spanish Language in Health Care

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Due to the rise in the use of the Spanish language, a cultural and language barrier has developed within the health care system potentially affecting the care provided to Spanish speaking patients. This condition provides a motive for a study to examine the usage and availability of Spanish language provided via the Internet by health insurance companies. Taking into account previous studies and current demographic information of United State Hispanics, this study intends to use quantitative measures as well as qualitative assessments to examine the efforts of health insurance companies to bridge an information and coverage gap that could potentially affect care for Hispanics in the state of Texas. Ultimately the objective of this study is to determine how language use could be altered in order to provide Hispanics with the care currently available to the English monolingual population in Texas.

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Lost in Translation: A Study of the Usage of the
Spanish Language in Health Care

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CHAPTER ONE

Introduction

Language is an essential component of communication, and therefore is necessary to have a good command of its spoken and written forms to ensure proper communication. A crucial part of understanding what is being communicated is the linguistic dynamics of speech communities, a set of language and cultural norms used among its speakers where meaning is easily conveyed. The United States is known for its cultural diversity and has a great variety of languages that are used nationwide. Due to the varied cultures, the United States has been required to adapt to the cultural influences and to the use of different languages. But, assimilation and acculturation erode cultural norms where the superordinate society prevails over the subordinate one. In recent years, however, one of these languages, Spanish, has become more widely used within the United States. The number of Hispanics residing in the United States has increased significantly through immigration and a higher fertility rate among native born Hispanic citizens than other ethnic groups; the time lapse for assimilation and acculturation has become shorter than previously known. As a result, the Spanish language has become the second highest used language in the United States after English.

Presently there are slightly more than 53 million Hispanics residing in the United States, with backgrounds from a multitude of Spanish-speaking countries such as Mexico, Spain, and those from Latin America. In the United States, California, Texas, Florida, and New York have become the home to a large number of Hispanics. These states have been greatly influenced by different aspects of the Hispanic culture, especially

the Spanish language. The presence of the Spanish language today in the United States has significantly impacted the country and will continue to do so with the ever-increasing number of Spanish speaking residents.

There has been an inverse negative affect between the increase in Spanish-speaking residents and proper communication within the health care system. Several published health-related articles and studies, further discussed in the review of the literature chapter, have noted the great difficulty of the health care system in providing Hispanic patients with the best possible care. These articles and studies deduced that the reasoning behind this issue within the health care system was the result of the inadequate use of the Spanish language. Problems range from issues with verbal translation to the written Spanish language in documents. The articles and studies state that the health care system has yet to adapt to the increasing number of Spanish-speaking residents in the United States and their high dependence on the Spanish language. This kind of barrier is a topic of great interest because it is found in every aspect of communication, especially in a field such as health care where proper communication is vital to ensure that patients are receiving the best possible care.

The importance of proper communication within the health care system is the subject of this study. The use of the Spanish language in the health care environment warrants examination given the demographics of the population.

One area of the health care system in the United States examined during the study is how health insurance companies utilize the Spanish language to convey information to current Spanish-speaking clients and those seeking health care information and coverage in the future. Because of the recent passing of the Affordable Care Act health insurance is

an important issue today, it is clear that health insurance companies make up an area of the health care system that needs to be reviewed regarding the use of the Spanish language. This study consists of measuring the scope of the use of the Spanish language on the health insurance company websites and examining Spanish language standards.

The study is prompted by findings in studies and articles (noted in the literature section) that report the poor quality (i.e. grammar, appropriate vocabulary, etc.) lack of cultural sensitivity of written Spanish, and a lack of language preparedness among health care workers. Language consists of various components that make up its pragmatic and semantic aspects. From grammar issues to improper translation, many of the communication errors impact how the Spanish-speaking community views and responds to the information provided on an insurance company's website. Several studies have discussed the response of Hispanics to improper use of the Spanish language and the deficiency of cultural awareness, resulting in some Hispanics viewing the errors as offensive. The use of Spanish that does not follow an accepted standard conveys unprofessionalism and a sense of incompetence within the health care system. This produces a lack of confidence among Spanish-speakers of the health care system available to them.

This study specifically examines the language standards of Spanish on insurance company websites within the state of Texas. Texas was identified as an area having a the large presence of Hispanics immigrating to the state in recent years. According to Texas Demographics¹, as of the year 2010 37.6% of the residents (26,059,203) in the state of Texas are Hispanics. The state of Texas accounts for 18.7% of the total Hispanic population in the United States; making it the second most populated state of Spanish

¹ Found on the website (www.texas-demographics.com)

speaking residents. Several large metropolitan cities in the state of Texas such as Houston, San Antonio, the Dallas-Ft. Worth area, and McAllen (near the Mexican border) are known for their large population of Spanish speaking residents. The Pew Research center survey reveals that 38% of Hispanics primary language (spoken and written) is Spanish.

Because of the large increase in the Spanish-speaking population, there has also been a correlated increase in consumer purchasing by this population. The purchasing power of the Hispanic population is expected to increase by 48% by the year 2015 (\$1.5 trillion). This increase has gained the attention of businesses wanting to know how to better communicate with this important segment of customers (Adweek, 2013). In the year 2010 there was a 14% increase from 2009 in the amount of money advertisers dedicated to the Hispanic market (approximately \$4.3 billion) (AHAA, 2013). These efforts made by United State advertisers has resulted in positive responses from the Hispanic population as is conveyed in the quote, “When I hear a company advertise in Spanish, it makes me feel like they respect my heritage and want my business.” Also, 54 % of Hispanics state that they are “much more loyal to companies that show appreciation of our culture by advertising in Spanish” (Koven, 2012)

In today’s society many commercial companies, including health insurance companies, promote their products or services through the Internet. With the impact of globalization and the newest technology, one of the fastest and easiest ways to retrieve any form of information is via the Internet. Companies have utilized websites as a forum to attract business. The majority of the population prefers obtaining information online simply because it is one of the easiest and fastest methods to find information. Statistics

have shown that the Hispanic population has been greatly immersed itself in the utilization of the Internet and now make up a significant percentage of Internet users. The Pew Research center provides relevant 2012 statistics regarding Hispanics and Internet use. (Lopez, Gonzalez, Barrera, Patten, 2013). Nearly all Hispanics (95%) say that they use online resources on an occasional basis. Half of the Hispanic population living in the United States owns a computer and twenty-eight percent of the United States Internet users are Spanish dominant. This suggests that many Hispanics would prefer information provided in Spanish, including insurance and other healthcare and wellness resources.

We are living in an era of technology and innovation, which has resulted in a huge dependence on the Internet especially in health care and health insurance companies. Due to the importance of the Internet, this study seeks to compare how websites of Texas insurance companies use the Spanish-language with regard to the study's criteria of examination discussed in the methodology chapter.

While the health care system has noted the great need to provide Spanish-speaking patients with the best care through use of the Spanish language, little change has been made to date. An important sampling done by the Pew Research Center is that 31% of Hispanics do not have health insurance (Motel, & Patten, 2012). From a large-scale perspective, the percentage of uninsured Hispanics consists of about twice the amount of the overall United States' uninsured population of 16%.

Several factors are at play here. Immigrants from Latin America are not familiar with health care insurance. Since the vast majority of immigrants are driven to immigrate to the US because of the prolonged poverty that exists in their families and they have had little experience with health care and health insurance. Latin American systems of health

care for the majority of the population are not financed by insurance companies but by the government, which fosters information on a lack of knowledge in seeking private health insurance. And, the trend has been that Hispanics do not have health insurance coverage unless through their employer.

This is not to say however, that Hispanics cannot be a market for insurance companies to tap into as will be shown later in this study. The Patient Protection and Affordable Care Act was modeled after a health care insurance initiative by the state of Massachusetts (Maxwell, Cortes, Schneider, Graves, & Rosman, 2011). In that state, Hispanics were reached at much higher percentages than before through public initiatives and marketing.

In order to understand why the language communication gap with Hispanics is prevalent in the healthcare system today, one must look at the contributing factors. This study examines how language use could be a resource to lessen the communication gap. The basics of language usage within the healthcare system are an important part of communication that is often overlooked. From translation to proper spelling and use of written accents it is important to convey a sense of knowledge about the Spanish language and to ensure that Spanish-speaking patients receive the same level of care (including understanding communications) as any other patient. The fundamental purpose of the study is to establish how valuable the proper usage and availability of the Spanish Language is in order for Hispanics to receive the care they deserve.

CHAPTER TWO

Review of the Literature

This study over language standards and accessibility of health insurance information via the Internet was put forth due to the great need with regards to the Hispanic population within the health care system. In reviewing the literature concerning the medical care for Hispanics within the United States a trending concern is the lack of available information in Spanish. Health data and statistics are the measures health professions use to communicate with patients. In the health care system the majority of what is communicated to the patient with regards to their health or health related issues is through verbal and written information.

The manner in which language is presented within health care is crucial to ensure that the patient is aware of their health and the recommendations that are given by the physician. From the articles reviewed there is a great insufficiency of Spanish information, both verbally and written, provided for the Hispanic patients. Ultimately the limited amount of information in Spanish is leading to unsatisfactory care for the Hispanic patients in the United States. The great language barrier within the health care system is the basis for our review of health insurance websites availability and a measure of language standards of the information geared towards Hispanic patients.

Laurie Larson's "Snapshot: Grady Health System" encompasses the study's motive in the article's statement "“we were seeing simple mistakes because of language and culture, and we wanted to do something”" (Larson, 2009). These two aspects are important factors the health care system has struggled to take into consideration the

Hispanic population. The inclusion of language and culture begins with an understanding of how to bridge the cultural gap by taking into consideration the unique distinctions the Hispanic culture identifies with rather than just making assumptions. For example, with regards to cultural identification one aspect that is unique of the Hispanic culture is the strong beliefs of traditional medicine known as the “Curanderas”. The cultural clash between modern Westernized medicine with traditional medicine can interfere with proper care of the patient due to the fact that rather than utilizing the cultural difference to help aid the patient, many in health care simply choose to ignore what they view as ridiculous claims. The Spanish language in itself is an obstacle for the health care system simply because of the lack of translators and the high percentage of mistranslations that occur.

Ultimately what the health care system needs to grasp is that “ ‘the needs of Limited English Proficiency (LEP) patients are not considered as extra needs, they are considered as part of all their needs automatically’ ” with regards to their health (Larson, 2009). Whether it is face-to-face interpretation or Spanish document forms online these should be essential to Hispanic patients who need assistance with regards to language.

The main issue with the language barrier within the health care system stems from the fact that “the Hispanic-American population [is viewed] as an underserved market for health care” (Ross, 1995). Jon Ross’s article “Hispanic Americans” focuses on how the health care system has yet to confront with the high increase of the Hispanic population within the United States in recent years. He cites that approximately 27 million Hispanics reside in the United States and are a sector of the population that is expected to continue

to grow in the future, however, Hispanics are still a greatly disregarded culture within health care.

The question of why this disparity exists between the large Hispanic population and the minimal health care it is afforded is answered in the statement “many Hispanics are, simply put, invisible to those who market health care” (Ross, 1995). The health care system is a large business that is not meeting the ideals of the Hispanic population with regards to language and cultural understanding. The main emphasis of this article is to make readers aware of the large presence of the Hispanic population in the United States and compare this population to the small portion of quality assistance they are given with regards to language for those considered as Limited English Proficiency (LEP).

From a numerical perspective “roughly one-fifth of Spanish-speaking Latinos living in communities with fast-growing populations report not seeking medical treatment due to language barriers” conveying how important language is with regards to the Hispanic community (Parker, 2001). The article entitled “Foundation Program Will Address Language Barriers to Health Care” includes statistics stating, “72% said language barriers increase the risk of [health] complications” indicating the direct impact language can have on the Hispanic population. It is evident from these articles that language is a commonality in determining proper health care service. “Language barriers are a significant contributor to the racial and ethnic disparities that exist in treatments and outcomes” regarding ones health and ultimately “we need to start trying to solve this problem now” (Parker, 2001).

Proper translation both via face-to-face communication and in writing is the main solution for providing Hispanic patients with the best health care. One way in which the

health care system is bridging this language and cultural gap for the Hispanic population is through technology use, specifically the Internet.

The impact of globalization has led to a great dependence of technology use for everyday information through multiple forms of technology such as the Internet, social media, and mobile applications. This recent technological trend has had a great impact on the American population, especially Hispanics. The Pew Research Hispanic Trends Project “report social media, digital technology and mobile technology use among Latinos, Whites and Blacks in 2012.”

This report points out the great jump in the technological gap within the Hispanic population (78% of Hispanics utilizing the Internet and 84% who own a cellphone) in recent years highlighting the importance of technology use within the Hispanic community. The majority of cell phones today are considered smart phones where they are capable to act as a mobile computer that can accompany one at all times. The research shows that 76% of Hispanics are smartphone owners whose electronic devices have accesses to the Internet, Facebook, Twitter, and other sources of social media from anywhere they receive cellular data or Wi-Fi.

In comparison to other ethnic groups Hispanics go online from mobile devices more than any other group (76%) as well as do more social networking use (68%). These statistics convey how dependent the United States’ “on-the-go” society, including the great number of Hispanics, is with having Internet access whenever or wherever they need to obtain information.

Statistics from Association of Hispanic Advertising Agencies (AHAA) Hispanics facts conveys the shift towards an increase in technology spending

towards the Hispanic population. “The Hispanic advertising industry is outpacing all other sectors of advertising growing 4 times faster and is now more than a \$5 billion industry”, including the Internet online. The United States societal dependence on the Internet has greatly impacted the manner in which different industries have utilized technology, as has been seen within the health care system.

With regards to the health care industry “Google research found that Spanish-language online health queries grew an average increased six-fold per sub-category between 2006 and 2011” as well as Hispanics being “open to receiving health care messaging from various sources”. (AHAA, 2013) This information is pertinent to our study due to the increase in Internet dependence for health related topics regarding the Hispanic population in the United States.

Where once the Hispanic population was not as involved with technology use this ethnic group has greatly increased in technology users and is expected to surpass other groups in the near future. Due to the fact that Hispanics are considered a large portion of technology users within the United States it seems appropriate that this study would focus on how insurance companies’ websites have responded in order to provide Hispanics with the information they desire to receive the best health care possible.

With regards to health insurance aspect of the health care system, much of the “benefits communication and education is increasingly going online” due to the heightening of Internet usage is noted in the article “Spanish language Web sites for Employee Benefit Information Become a Necessity”. “New translation efforts are under way to improve the knowledge of and participation in benefit programs by the country’s

rapidly growing Spanish-speaking population” (Prince, 2003) within the work environment. In providing more information in Spanish online more Hispanics are able to access the information they need and grasp a better understanding of the health care system. Many spectrums of the health care industry have decided to utilize this new method of communication simply because “it was a definite response to a need a client had”, in this case the Spanish-speaking patients (Prince, 2003). While a few companies such as Aetna and Nationwide Retirement Services as mentioned in this article have begun the transition to the Internet it is a trend that is expected to grow into the future.

Internet usage has expanded past employee usage as noted in Michael Prince’s article and is now offered by some of the major health insurance companies. In Alan Salomon’s article he states that these insurance companies nationwide are aware that “language barriers are causing many Spanish-speaking Latinos to compromise health care” and have utilized different methods to bridge to barriers, including the Internet. The article mentions Blue Cross Blue Shield’s (BCBS) translation services in order to provide Hispanics with materials prepared for Spanish speakers. The article highlights another company, Health Net, and its Spanish version of their website Salud con Health Net, “a family of health care products [that] focuses on Latino markets in California” (Salomon, 2002).

Both Prince and Salomon discuss in their articles the transition of Medical Insurance companies towards Spanish websites for the growing Hispanic population within the United States. Ultimately what has been found through this study is that the information that insurance companies within Texas have made available in Spanish from a grammar perspective is done correctly with minor errors. The issue at hand is that even

though some of the insurance companies reviewed in our study have information in Spanish there is still not sufficient information taking into account the current growth of the population and its future projections. The quantity of information in Spanish online is inferior in comparison to the abundant documents and links of data for English speakers on the health insurance websites.

All of the insurance companies' websites that were analyzed in the study had a standard website in English and a majority of them did not have a Spanish website or if they did, it provided a limited amount of information in Spanish. One example of the insufficiency was false links to Spanish information. Several of the websites stated that more information could be found via a certain link; however, the page the link directed one to was in English. Another problem that arises in searching for Spanish information was simply trying to find the Spanish website for the insurance company of interest. When looking for a health insurance company's website, the search engine immediately suggests the English website, however, the Spanish website took several attempts. Finding information in Spanish was a difficult task and overall was a time consuming process.

Even though this issue with language for Hispanic patients within the health care system has been addressed in recent years there still has not been sufficient problem-solving efforts to respond to the existing language barrier. The title of the article "The Need for Research on Language Barriers in Health Care: A Proposed Research Agenda" clearly states that this is an issue that still has no solution. The article divides the issue of language into three areas of needs: "the ways in which language barriers affect health and health care, the efficacy of linguistic access service interventions, and the cost of

language barriers and efforts to overcome them” (Jacobs, Chen, Karliner, Agger-Gupta & Mutha, 2006).

The first two areas of “The Need for Research on Language Barriers in Health Care: A Proposed Research Agenda” are important factors our study is concerned with. Our study as well as this article acknowledge that changes have been made with regards of the inclusion of the Spanish language within United States health care, however, these aids are either not enough or are inadequate for the large Hispanic population. This article highlights the weaknesses within the health care systems efforts in bridging the language gap to help further current and future research in hopes of standardizing Spanish as a necessary language within the health care system.

The first area of interest focuses on the consequences that arise due to language barriers and the article “Language spoken and Differences in Health Status, Access to Care, and Receipt of Preventative Services Among US Hispanic” conveys in their study that LEP patients are less likely to receive the care they need. From access to comprehension and adherence, the overall quality of care is low as well as Hispanic patient satisfaction due to these language barriers. Overall “access to health care was far worse for Spanish-speaking than for English-speaking Hispanic by all measures of access” (DuBard, Gizlice, 2008). While interventions have helped to resolve the issue with language, problems persist due to a lack of resources allocated to Hispanic patients.

One of the largest issues with regards to language is translation. Many of the health care staff are both overworked and improperly trained for proper translation. The usage of the Spanish language is vital to communicate to Spanish speaking patients about their health and or health topics and these barriers leave room for error. It is clear that

there is a great need with regards to confronting the issue of language within the health care system in the United States.

This study will provide evidence that the state of Texas is among those states that lags behind in providing Spanish language information for the growing Spanish-speaking Hispanic population in the state. In conclusion, the review of the literature points to these relevant facts such as the barriers of communication within the health care system with regards to language and culture, the importance of technology in today's society, and the need for improvement with regards to the Spanish used via the Internet provides a motive for our study to identify to what extent insurance companies provide information in Spanish. Ultimately, there is a great need for more and better information output in Spanish given the demographics of the Hispanic population within the United States.

CHAPTER THREE

Methodology and Materials

The review of the literature discusses the issues with language barriers and how they hinder communication. It conveys the great need within the health care system for appropriate use of the Spanish language to communicate adequately both verbally via trained staff and written material provided for Spanish-speaking patients. One of our study's main research questions posed is concerned with how this need is being met for speakers and readers of Spanish in the state of Texas? Specifically, the question focuses on the extent of information that is provided for the target population, Hispanics. In analyzing the information, the study observes whether the facts, data and health figures available provide Hispanics with access to information in Spanish.

There were several methods considered on how to conduct this study on the availability of Spanish language to bridge a communication gap to access a health care system. One approach consisted of interviewing nurses, doctors, and front line administrators about the verbal aspect of patient communication with Hispanic patients. In other words, who among the layers of staff to primary health provided spoke Spanish, were they available full time, what measure of expertise was required for each level, etc. Verbal communication is one of the main methods in which patients receive health related information and is a main concern with regards to the great language barrier within health care (i.e. translators).

Another approach considered was to visit doctor's offices as well as public and private clinics to review the printed material made available geared towards Spanish-

speaking patients. Examples of samples that were discussed to review included health and wellness posters hanging in the offices, basic information forms that the patients have to fill out prior to their appointment, and any other medical related pamphlets. Surveying the printed materials use of the Spanish language would reveal accuracy of grammar use, accent marks, and to observe if proper translation was used which would reveal their level of intentionality to communicate with the target patient group.

Ultimately, in deciding the best approach to complete the study it was decided to format the study in a way that was 1) least intrusive for both the health care professionals and the Hispanic patients 2) and examine the extent of availability of information in Spanish for residents in the state. The manner in which the study occurred was a review of the information available in Spanish on the Internet. The study would focus on language standards and the availability of health related information on the Internet given our society's great dependence on technology. The United States consists of such fast paced lifestyles where there is a desire for quick access of information through the Internet. The review of the literature shows how greatly involved the Hispanic population is with technology and Internet use, thus it was felt that the study should focus on how health insurance companies are utilizing their websites to market to the Hispanic population.

The initial step began with looking at the websites of the top forty health insurance companies of the state of Texas¹ with the top market shares. The study focused on the insurance company listings under the category of Accident and Health insurance. It was agreed that the insurance companies within this category would best represent the

¹ The list of the top forty insurers for accident and health in Texas comes from the Texas Department of Insurance

insurance companies that are most likely to provide health insurance coverage and wellness advice to the Spanish speaking and reading population within Texas. The reasoning behind having the study centered on the marketing efforts towards the Hispanic population of Texas was based on the large presence of Spanish speakers residing in the state. Data over the demographic profile of Hispanics in Texas (2011) from the Pew Research on Hispanic Trends Project shows that 9,794,000 Hispanics reside in the state of Texas making up 38% of the state population.² Out of the 10 most heavily Hispanic populated cities of the United States, 4 of those metropolitan areas are within the State of Texas (Dallas/Forth Worth, Houston, McAllen, San Antonio) (Ross, 1995). Thus, what Texas health insurance companies provide to Texas' residents regarding the scope and standard of language could be a representative sample of what is being offered to the overall Hispanic population in the United States.

However, while coverage and availability of wellness information that an insurance company provides can be similar across state lines, what insurance companies provide is very state meditated. Initiatives for insurance companies to cover particular sectors of the population come from state legislatures. The success of Massachusetts' model of health care coverage that included a large portion the Hispanic population was state mandated. It also served as the model for the Patient Protection and Affordable Care Act which was enacted into law that now brings health insurance companies into what is called the Insurance Market Place where insurance companies and the federal government work together to provide affordable coverage to many more people than before (Maxwell, Cortes, Schneider, Graves, & Rosman, 2011).

² The Pew Research Hispanic Trends Project Population and National Origin

The study began by becoming familiar with the health insurance company websites, i.e., what information was available observing the general structure of the websites to assist consumers in examining the coverage and wellness information made available in Spanish. The study was structured by first looking at the top ten insurance companies in Texas in order to establish criteria by which to examine the top forty insurance companies under the Accident and Health category from the Texas Department of Insurance list. By examining the first ten insurance companies' websites it was found that each varied in how and what information they make available to the public and their subscribers. Each website varied and there seemed to be no insurance website design standard for consumers, regardless of language, to view efficiently health care plans, coverage options, quotes for plans, and wellness information. Thus, every insurance company presented different website structure as well as presenting differing information.

The research motive, i.e., an examination of the availability of information in Spanish on health insurance websites on coverage and well information, and the excitant language barriers within the health care system impacting the care of Hispanic patients, guided our selection process of developing a criteria by which to examine all forty insurance companies' websites. The main question to answer from the criteria was what pertinent information is provided for our target population to access adequate health care and wellness information?

After a thorough examination of the Texas health insurance companies' websites a pattern emerged of what seemed intuitive and relevant to the study's search and specific to the research motive. The criteria was narrowed into five types of information provided

in the Spanish Language: an explanation of plans available, enrollment information and forms, information on Medicare Part D, information regarding the Affordable Care Act, and wellness information. In choosing these five criteria we took into consideration the general basics of what one would look for when considering a health insurance company as well as the great controversy within the health care system impacted by the Affordable Care Act.

The first criterion of providing Spanish speakers with data regarding the different types of plans was essential for the study. Looking at and comparing the different plans made available by the health insurance companies is an essential step in choosing the right insurance company that would fit their needs. Providing a breakdown of the plans available in Spanish is imperative for Spanish speakers to fully understand what each plan entails.

The second criterion of the study, enrollment documentation in Spanish, was also one that was viewed as a needed requirement for these websites. As previously stated in the review of the literature, due to the great impact of globalization and the dependence on technology it is expected that one can utilize the Internet for enrollment purposes. Having this available in Spanish is key for potential Spanish-speaking members who prefer using the Internet in comparison to other methods of enrollment, i.e. via the phone, through the mail, or in person.

The criteria of Medicare Part D and the Affordable Care Act were chosen because of how relevant these two topics are regarding the current changes within the health care system. Recent media reporting with regards to the availability of healthcare coverage through Medicare and the Affordable Care Act seems to indicate that many Americans do

not understand how these adjustments to the health care system are going to affect them. Health insurance is the basis of the Affordable Care Act in ensuring that every American is insured medically.

Medicare is also a type of insurance that is created and run by the United States government. The Part D of Medicare, also known as the Medicare prescription drug benefit, that the study includes as part of the criteria is a subset of Medicare where persons aged 65 and over can choose to include in their health insurance to subsidize the costs of prescription drugs. Since there are great changes within the United States' health care system one would expect that information concerning both Medicare and the Affordable Care Act would be available on the health insurance websites. From a technological standpoint, people are greatly dependent on the Internet for information and desire to obtain as much information on how these modifications will impact health insurance.

The last criterion for the health insurance websites included having a section on health and wellness. Providing any form of information, articles, current news, or tips regarding healthy living and wellness for the public on the website was accounted for in the study. The reasoning for choosing health and wellness as an essential topic of inclusion for the review of health insurance websites is the fact that the basis of this type of insurance is a person's health. The inclusion of information about one's health and wellness conveys a concern for the well being of their members and that of future potential members. Online health advice via these health insurance websites was a commonality found in reviewing each of the top forty health insurance companies and ultimately was viewed as a requirement in the criteria to keep the public well informed.

It was determined that these five sections that determined our criterion would examine the availability of basic and crucial information in Spanish for Hispanics in the state of Texas (of that found on the websites selected). This measure would show efforts by health care insurance companies to bridge the language barrier by ensuring that vital health care related information be provided in both English and in Spanish.

The following step in the study was to search through each of the listed top forty health insurance companies to see which ones provide any, some or the entire information in Spanish according to the study criteria. In reviewing each site, if a health insurance company's website provided one of the five criteria of information for the study, a page or two of the written material would be printed for documentation and was accounted for in an Excel spread sheet.³ The following criteria were used to decide whether one or two pages would be reviewed: if a complete form, article, or explanation ended within one page, only one page was reviewed. If it continued on to a second page, a second and final page was included for review. The printed samples from the website were also used for a review of the use of the Spanish Language and the cultural sensitivity of what was written.

A grid of two hundred spaces (the 5 item criteria x 40 insurance companies) was created to form a tally sheet for the initial check of the forty website. This tally sheet first served to indicate the presence of the items searched, then to make sure that the printed samples of each items had been compiled for further analysis of language standard and cultural sensitivity.

³ The Excel spreadsheet is included on the page 23.

Texas Insurance Study - Review Tally										
Ins Co.		Plans	Enroll	MC-D	OBM	Well	Date			None
1. BSBS		1			1	1	13-Feb		3	
2. United			1	1		1	13-Feb		3	
3. Humana		1		1	1	1	13-Feb		4	
4. Aetna		1				1	13-Feb		2	
5. Superior				1		1	13-Feb		2	
6. Carel		1		1			20-Feb		2	
7. ConnG	*7						3-Feb		0	1
8. DeltaD	*8						3-Feb		0	1
8a. DeltaD Esp		1				1	20-Feb		2	
9. MetroL	*9						20-Feb		0	1
10. DentaQ	*10						20-Feb		0	1
11. MCNA		1					13-Feb		1	
12. American							13-Feb		0	1
13. AmeriG		1	1				13-Feb		2	
14. UNUM		1	1				13-Feb		2	
15. PennL		1					13-Feb		1	
16. TexasH							13-Feb		0	1
17. UnitedO							13-Feb		0	1
18. Guardian							13-Feb		0	1
19. Cigna		1	1			1	13-Feb		3	
20. Golden							13-Feb		0	1
21. Time							13-Feb		0	1
22. HartL							13-Feb		0	1
23. FirstH							13-Feb		0	1
24. NALife							13-Feb		0	1
25. VisionS						1	13-Feb		1	
26. Genworth							10-Feb		0	1
27. SunL							10-Feb		0	1
28. HealthS							13-Feb		0	1
29. StateF							13-Feb		0	1
30. MolinaH		1	1		1	1	13-Feb		4	
31. Prudl							17-Feb		0	1
32. LincolnN							17-Feb		0	1
33. Standardl							17-Feb		0	1
34. JohnH							17-Feb		0	1
35. AmeritasL			1				17-Feb		1	
36. HumanaD							17-Feb		0	1
37. ReliastarL							17-Feb		0	1
38. ColonialL			1	1			18-Feb		2	
39. HCSCI	*39						18-Feb		0	1
40. NationalU							18-Feb		35	24
		11	7	5	3	9	35	200	possible items	0.175

Table of Texas Insurance Companies Criteria

CHAPTER FOUR

The Results

Ultimately what has been found through this study is that the information that insurance companies within Texas have made available in Spanish from a grammar perspective is done correctly with minor errors. The issue at hand is that even though some of the insurance companies reviewed in our study have information in Spanish there is still not sufficient information taking into account the current growth of the population and its future projections. The quantity of information in Spanish online is inferior in comparison to the abundant documents and links of data for English speakers on the health insurance websites.

All of the insurance company's websites that were analyzed in the study had a standard website in English and a majority of them did not have a Spanish website or if they did it provided a limited amount of information in Spanish. One example of the insufficiency was false links to Spanish information. Several of the websites stated that more information could be found via a certain link; however the page the link directed to was in English. Another problem that arise in searching for Spanish information was simply trying to find the Spanish website for the insurance company of interest. When looking for a health insurance company's website the search engine immediately suggest the English website however the Spanish website took several attempts. Finding information in Spanish was a difficult task and overall was a time consuming process.

In reviewing the materials gathered from the available information on the health insurance websites, both accuracy and availability of the Spanish language were taken

into consideration during the examination process. For every example of the five criteria (explanation of the healthcare coverage plans available, enrollment forms and subscription instructions, Medicare Part D information, patient protection and the Affordable Care Act, wellness information) found, it was later examined and accounted for in the table. Using the Excel table (found on Page 24) statistical data was computed on the availability of the information in Spanish Figure 1 below.

Criteria	Companies with Criteria	Percentage
Explanation of healthcare coverage plans	11	27.5%
Enrollment forms	7	17.5
Medicare Part D Information	5	12.5%
Affordable Care Act Information	3	7.5%
Wellness Information	9	22.5%

Figure 1. The table utilizes the data gathered and provides the percentages of the health insurance companies out of the Top 40 in Texas examined that provide the criteria on their websites.

The table in Figure 1 conveys that only a small percentage of the top forty health insurance companies in the state of Texas provided the criteria of the study in Spanish. The criterion with the greatest amount of examples provided via the websites was an explanation of the types of coverage plans the health insurance company offers (27.5%). A criterion with the smallest percentage of inclusion on the company website surprisingly was information regarding the Affordable Care Act. One would expect that due to the recent passing of the Affordable Care Act and the governmental changes within the healthcare system that more information would be made available yet only 7.5% of the forty insurance companies included this on their websites. This statistic is ironic due to

the fact that the Affordable Care Act requires every United States citizen to have health insurance, however Hispanics are the largest percentage of uninsured citizens. Many Hispanics are not familiar with the process of health insurance and with the passing of this new law there is a need for explanation and education of the health insurance procedures.

From the data collected the obvious conclusion made is that there is a great absence in the amount of information provided by these health insurance companies in Spanish for Spanish-speakers. With five criteria of the forty insurance companies there was a total possibility of collecting 200 samples to examine the usage of the Spanish language, however there was only 80 out of the possible 200 found on the websites (40%). More than half of the possible information the study looked for in Spanish simply did not exist. This lack of information in Spanish conveys the great need for an increase in the availability of health insurance and health related information via the Internet for Spanish-speakers.

CHAPTER FIVE

Conclusions and Implications

All of the insurance company's websites that were analyzed in the study had a standard website in English and a majority of them did not have a Spanish website or if they did it provided a limited amount of information in Spanish. One example of the insufficiency was false links to Spanish information. Several of the websites stated that more information could be found via a certain link; however the page the link directed to was in English. Another problem that arise in searching for Spanish information was simply trying to find the Spanish website for the insurance company of interest. When looking for a health insurance company's website the search engine immediately suggest the English website however the Spanish website took several attempts. Finding information in Spanish was a difficult task and overall was a time consuming process.

In analyzing the different areas within the health insurance company's websites one conclusion that was highly anticipated to be discussed before the study was critiquing the usage of the Spanish language, however as stated above the study's outcome differed greatly from what was anticipated. When preparing the study and reviewing the literature concerning the Spanish language and health care, one of the issues of incorrect usage of the Spanish language was a recurring problem seen in the majority of the articles. During the process of examining the Spanish used an obstacle that arose is deciding how to define the standard for the Spanish language. Based on what information was provided based on the five study criteria for the most part the Spanish used only had minute errors that were seen as insignificant in the understanding of the information provided.

Errors that were observed in the usage of the Spanish language were mistakes that were perceived as not hindering the understanding of the reader. One of the problems with regards to grammar that was noted in the study was the usage of accent marks. The majority of the written accents utilized in the documents and information provided via the websites had minor errors due to the advancement in computer generated translation used by the insurance companies. The auto-correct feature however was not infallible and some of the words that needed accent marks did change the semantic meaning of the word as well as the tense and mood distinction (i.e. past subjunctive and future, preterit and commands). Overall the errors seen with regards to accents are small problems that do not greatly impact how Hispanics view the information. The majority of native speakers are unaware of how these errors in written accent effect the word meaning and for the most part ignore the accent marks and focus on the phonetics of the words.

Another inference from the analysis of the Spanish within the websites is the formality of the language. Determining the level of formality requires taking into consideration the intended audience. The majority of the information in Spanish was written using the more formal approach of the Spanish language the Usted form. While using the Usted form rather than the more informal approach of the Tú form the main issue with the formality was the vocabulary utilized. The vocabulary level used within the websites was not appropriate for the targeted audience. The information provided was done using words that the common person is unfamiliar with and could be difficult to understand. The language level of formality is overall not appropriate for the common layperson.

The conclusions and analysis of the gathered information are vital in the greater picture with regards to Hispanics and health care. This study aims to aid in answering the important questions of who and where of health care information¹, specifically the Hispanic population and the Internet. For the majority of Hispanics, many of them are just now inquiring about health care and insurance due to the requirements of the passing of the Affordable Care Act. Hispanics are the largest ethnic group within the United States that is uninsured and only a small percentage of Hispanics that are insured have received insurance through employment benefits. The desire for information is extremely relevant and important for the Hispanic population and yet from the small analysis done in this study, what has been observed is that little information is available for Spanish speakers.

Changes in the United States health care system with the passing of the Affordable Health Care Act also demand a change with regards to how health care information is provided to all. Technology is now the media of choice for marketing and mass communication in today's society and is a source that is in need of change. In order to ensure that everyone is equally informed, there needs to be a greater usage of the Spanish language and for this to occur there needs to be a greater focus on information provided in Spanish. "Since Hispanics reliance on the Internet for health and drug information will only increase over the next few years, companies must invest now in innovative techniques to cater to the cultural [and language] needs of" the Hispanic population (Mckillen, 2004). Translation is an aspect that is currently greatly disregarded in the provided information via the Internet and this needs to change.

¹ Referencing The Pew's Hispanic and Health Care in the Unites States: Access, Information and Knowledge

One website that exemplified three out of the study's five criterion (information of the plans offered, Obama Care information and wellness information) and excelled in providing Hispanics with information in Spanish is Blue Cross Blue Shield (BCBS). The website was user friendly for Spanish speakers and utilized a language level that was appropriate for the intended audience. The BCBS website conveys the appropriate manner and format that insurance companies should utilize for their Spanish websites.

An anomaly noted during this study was analyzing Cigna health care's website. The only Spanish information that Cigna health insurance had available for Spanish-speaking users was on their website designated for their international business in Spain. The information that was provided on the website for Spanish customers was also considered one of the best and had all of the criteria except those pertaining specifically to the United States' health care system (Medicare Part D and Obama Care information). The question that arose in analyzing Cigna's choice to only provided information in Spanish to Spanish clientele was why? From the Spanish website available one can note that another website for the Spanish speaking population here in the United States can easily be replicated, however this has not been done.

The findings of the study not only observe the problems with language occurring presently in society, but also look towards how this will impact the future of health care of Hispanics due to the Affordable Care Act. The motive behind this new law coincides with the motive for the study in ensuring equality of health care. However, if Hispanics are not provided with the tools to understand a consequence of a lack of information in Spanish will hinder the ability of Spanish speakers to receive the health care they

deserve. Availability of information is an important facet that requires a larger focus by health insurance companies and the health care system as a whole.

Initiatives have begun to ensure that the Spanish language is utilized properly within the health care system. An example of a program that needs to expand is the study of sociolinguistics and Latino Health program provided by the University of Texas Pan American. This program “examines the relationship between language, health care, and health among Spanish speakers...[as well as the] language barriers compromising the quality of health care for millions of Spanish speakers”². Spanish is a language that needs to be correctly introduced in the field of health care and initiatives like this program are a step in the right direction.

Overall this study highlights the importance of proper communication and the need to ensure that all aspects of communication are taken into consideration. The Spanish language is one that is present in today’s society and will continue to exist in the United States as an important language. This study is just one of many that highlight how crucial the Spanish language is within the United States health care system and the desire to motivate a change in order to hopefully have a well developed multilingual system of communication for all patients.

²Department of Modern Languages and Literatures: The University of Texas Pan America

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