

## Albert Schweitzer Fellowship: Final Reflection

By Amanda Bazzi

The Albert Schweitzer Fellowship was an amazing opportunity that I was more than delighted to have been a part of. I learned about myself, my community, and my passions in the span of the project year and am a better person because of it. In a few short weeks, I will be graduating with my first master's degree from the University of Michigan School of Public Health in Population and Health Sciences. I concentrated in both epidemiology and nutrition and was provided with great information and resources to influence both my project and community. I started a new job during my fellowship at my fellowship site and moving on in a few weeks to begin earning my second master's degree. The things that I have learned in my time spent with this fellowship will be carried with me to my future career and possibly help to influence others that I may encounter.

Health insurance is a broad topic that has proven time and time again as a topic that is not easily understood or discussed. When health insurance is finally brought up, conversations often result in confusion about what is and is not covered, what is owed by the policy holder, and when a deductible may be met. It is believed that only 6% of individuals in the United States are confident in their abilities to understand and navigate health insurance. This means that the other 94% of society is not sure what may or may not be covered by their individual plans. Consequently, these individuals may not be taking full advantage of their health insurance policies and everything it has to offer. Without an in-depth understanding of health insurance, the overall health and wellness of individuals will certainly suffer. It is typical for individuals to forego

preventative testing due to the possible costs and stress associated with performing need testing. Individuals may unfortunately forego yearly primary care visits, which are usually covered in full, because they were unaware of this benefit. Insurance literacy is an extremely important topic in the field of public health. In order to maximize the health and wellness of all individuals, immediate intervention must take place to educate on health insurance policies. In my project I was able to create a comprehensive health insurance brochure that highlighted the main benefits of Medicaid and Medicare health insurance as well as the Affordable Care Act insurance. The creation of a brochure is a step in the right direction to increase overall knowledge and provide participations with valuable knowledge right at their fingertips. Health insurance literacy is very important and intervention to increase literacy is more than necessary.

In my first year as a public health student, I chose to apply for the Albert Schweitzer Fellowship because I wanted to educate and serve the community that I am from in health insurance literacy. I also am pursuing a career in the health field and will need background in insurance policies to better serve my patients. I have worked at urgent care all throughout my undergraduate college experience and quickly came to realize the extreme lack of health insurance literacy. Patients often came through unaware of the type of insurance they have and unaware at the benefits of their insurance. Some patients have insurance and pay out of pocket while others are unsure of how to apply for insurance and begin receiving benefits. I realized that the Albert Schweitzer fellowship was the perfect opportunity to take and begin educating those in the community that I am from. My target population was Arab American individuals in the Metro Detroit area. I worked to provide them with educational information about their

insurance policies, specialist referrals, and overall health education. I partnered up with ACCESS Dearborn because they provided me with the resources and clientele that I want to serve. The Arab American population of Metro Detroit is near to my heart because they make up the community and city that I have grown up in and appreciate so much. My goals throughout my fellowship included the hope to thoroughly educate each of my clients in their health insurance policy. I wanted to provide them with the information necessary to seek medical intervention when needed. Finally, I wanted them to know when and where to go when they need treatment. By building a sense of trust between my clients and I, I provided them with the information necessary to live and more informed and healthy life.

My project served to educate Arab Americans in Dearborn on the benefits of their insurance policies, whether they be Medicaid, Medicare, or Obamacare. The intended outcome of this project is to improve health and wellness within my population, improve self-efficiency, self-awareness, and self-management. I believe that I was able to reach my intended outcome throughout my project. In the beginning stages of my project, I worked to develop a trusting and comfortable relationship with each of my 50 clients. I would phone them once a month and work towards understanding their main health concerns. In the beginning stages, I also completed a pre-survey to understand what type of knowledge my clients already had and what specific areas they especially needed assistance in. Throughout each month, I was simultaneously working on putting together an insurance brochure that explained each health insurance policy and broke it down to highlight services that were covered on an annual basis. I defined common insurance verbiage and worked to explain what health insurance overall was. I also

worked with my site mentor to translate the brochure to Arabic so more of my clients can have paperwork that they were able to understand better. To measure the effectiveness of the Insurance Brochure, a Pre / Post Survey was necessary to measure preexisting client knowledge regarding insurance literacy. Upon meeting each client for the first time, the pre survey was thoroughly filled out. It was necessary to emphasize and gain a deep understanding of the knowledge each client was coming in with, whether that be the name of their insurance plan or the benefits of their insurance plan. ACCESS needed to be able to quantify the effectiveness of the Insurance Brochure to potentially distribute it to all ACCESS clients, whether they were a part of this specific grant program or not. This survey allowed me to understand what the community I was working with valued, with high regard to cultural values and norms. Once I understood what the community valued culturally, I was able to develop the brochure with that in mind. While working on this survey, I certainly learned the value of patience when it comes to working with large groups of people. I also learned that it is never appropriate to assume that the knowledge I have is universal. Many individuals lack understanding of their overall health and I had the opportunity to bridge that gap in knowledge. I truly believe that when you know something that could benefit the masses, it is up to you to take that information and teach it to everyone. Some challenges that I encountered in the creation of this survey is ensuring that it is universally understood by anyone who reads it. In this case, it was necessary that I really work to simplify the language I used and include definitions when needed.

I was lucky to have teamed up with the Arab Community Center for Economic and Social Services (ACCESS). [ACCESS](#) is an amazing organization that goes above

and beyond for every client they encounter. Whether it is providing a client with a blood pressure machine or just an ear to talk to, ACCESS goes above and beyond. My fellowship in turn provided me with great opportunity. I was offered a full-time position at ACCESS as a general mental health case worker and had the opportunity to see healthcare from a mental health perspective. I was also able to see my brochure get distributed to clients beyond my own, which contributed to the overall sustainability of my project. For several years to come, my brochure can be constantly updated with relevant information to be handed out to any client that walks through the doors of ACCESS.

Overall, my entire Schweitzer Fellowship experience was a positive one. I was able to reach my community and achieve the goals that I had set into place at the beginning of the year. Looking back, I believe that I was able to serve my community in a positive way and provide ACCESS with a sustainable document that can be distributed to clients long after I had gone. As my fellowship comes to a close, I would especially like to express my gratitude to my site mentor, Rawha, who was able to provide me with the support and guidance that I needed throughout the fellowship. She was always there for me when I needed the help and put all of her efforts into effectively translating the brochure for the clients. I appreciate all the time I was given from Dennis to work on making my project as perfect as possible as well as Shelley who was always organizing. Thank you to the Albert Schweitzer fellowship for a great project and year!