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STRATEGIES

Breaking barriers

DVD helps Hispanics to better understand benefits

Only a fraction of the Spanish-speaking work force signs up for benefits offered by their employers—a disturbing fact that more and more companies are trying to address, understand and change.

At first glance, the blame may be placed solely on the language barrier—the paperwork and presentations either are unavailable in Spanish or are poorly translated.



BRIGHT IDEAS

SHARON
GLEN

But it goes much deeper than that, says Melissa Burkhardt, president of Futuro Solido USA of Denver. She says the problem lies in a cultural barrier—and her company is offering a way of breaking through.

For several years, through a previous incarnation of her company called Casa Colorado, Burkhardt translated documents and gave Spanish interpretations at employee meetings for companies throughout the state. But she began to realize that simply changing words from English to Spanish was only the start. Cultural differences weren't being addressed—which is why Hispanic employees were walking out of annual benefits meetings without signing up.

"There was a lot of mistrust," she said. A month ago, Futuro Solido (which means "a solid future") began selling three DVDs to be played by employers prior to meetings on 401(k) plans, health insurance and on-the-job safety training. The DVDs, which run about 10 minutes each, are designed to address the misconceptions that make Hispanic and Latino immigrants hesitant to sign for retirement plans or health plans and to take safety programs as seriously as they should.

The DVDs in effect set the stage for the ensuing meeting. As Burkhardt put it, to say "here's the misconception; here's the truth," using "real people and real testimonials."

"It gets the ball rolling more effectively and little bit more dramatically," Burkhardt said.

For example, the DVD on health insurance uses "real-life" examples of workers, from maids to construction workers, to explain that the U.S. health system is far different from the one in Mexico: You can't get a prescription directly from a pharmacist without seeing a doctor first, and a hospital procedure could cost hundreds of thousands of dollars.

One part of the DVD states that lacking health insurance "endangers not only our well-being... but also our personal property" because "items can be put on our houses or other personal property in order to pay medical bills." It goes on to say that if you get stuck with, say, a \$30,000 hospital bill, you won't be able to qualify to buy a house or car, or sponsor a family to come to the United States to live.



MATEEN LAINE/BUSINESS JOURNAL

Melissa Burkhardt, president of Futuro Solido, with her husband and co-owner, Ferney Colorado. Their DVD set is designed for employers to play prior to meetings on 401(k) plans, health insurance and on-the-job safety training in order to remove misconceptions held by Hispanic and Latino immigrants.

Common opinions in the Spanish-speaking community about why health insurance isn't needed—such as that there are free and low-cost health clinics available—also are addressed. The DVD explains that for complicated medical problems, when specialists or surgeries are needed, such resources won't be able to help.

SEEING A DEEPER NEED

A former teacher with Denver Public Schools, Burkhardt established Casa Colorado about seven and a half years ago, she said, because "I was continually asked to interpret and translate." That business grew to boast a client roster numbering in the hundreds, mostly Colorado-based companies.

When she landed a job doing a 401(k) presentation in Spanish three years ago, she recalled, her Columbian-born husband, Ferney Colorado, said of her planned program: "No one's going to sign up." And, she said, it wasn't because the words weren't right; the message wasn't.

"He knows exactly how Spanish-speakers think... and how Spanish-speaking workers doing heavy manual labor think because he was one," she said. "He knew they would mistrust the idea of more money coming out of their paychecks... their money going into the pockets of that guy in the suit standing in the front of the room driving the fancy car parked outside."

SEE BRIGHT IDEAS, A19

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