Smart Choice Health Insurance: Increases Confidence - Reduces Confusion

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SMART CHOICE HEALTH INSURANCE

INTRODUCTION

The 2010 Affordable Care Act (ACA) expanded health insurance coverage to millions of Americans who may have previously never been insured.

The ACA called for changes to current health insurance plans, making it necessary for the currently-insured to understand how the changes will affect them.

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Health Insurance Literacy

The degree to which individuals have the knowledge, ability, and confidence to:
a) *Find and evaluate information about health plans;*
b) *Select the best plan for his or her family's financial and health circumstances, and*
c) *Use the plan once enrolled (1).*

Research shows that almost all consumers are confused about their options. Those with low to moderate levels of financial, health and health insurance literacy are at greater risk for health insurance purchase challenges.

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The purpose of this pilot was to test the a curriculum (2) intended to increase the capacity to make a smart choice shown in the hypothesis below:
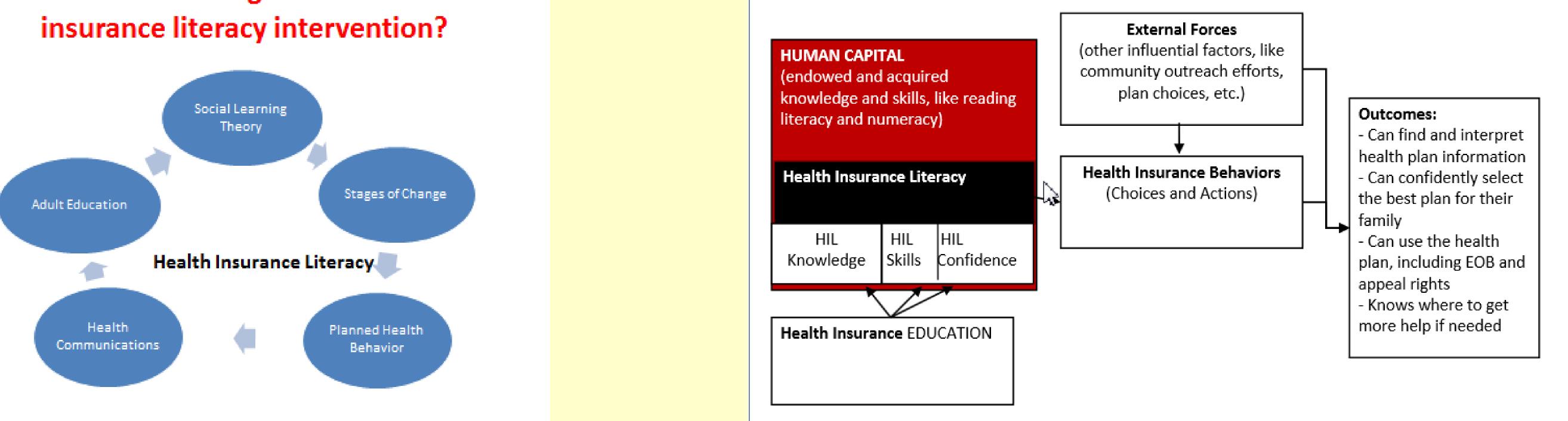
Hypothesis

RC + IC & IC = SC
Reduce Confusion + Increase Capability & Increase Confidence = Smart Choice

Pre and post data were collected using a clicker data technology and a standardized set of questions developed by the American Institutes for Research.
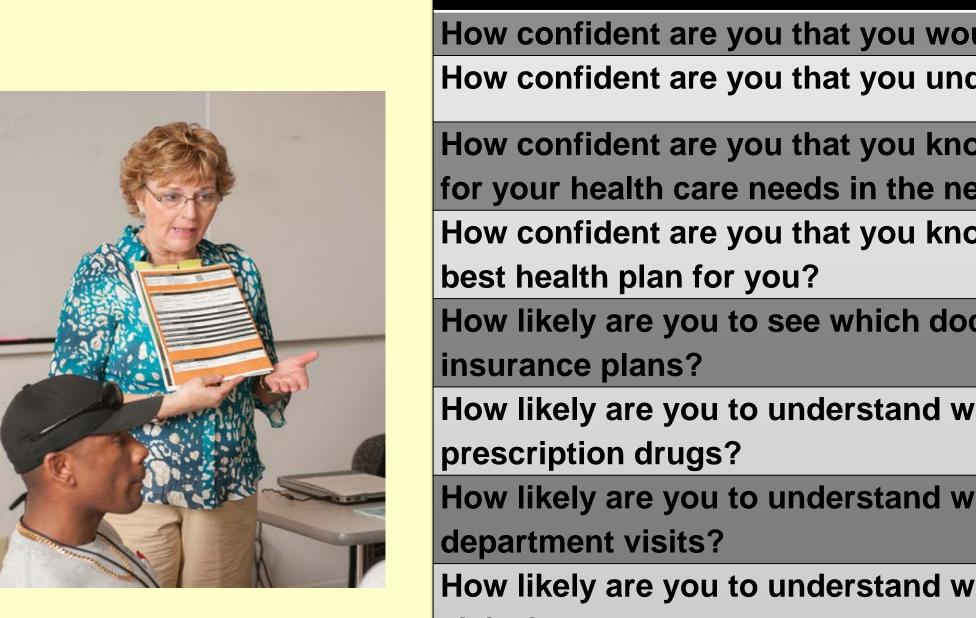
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What theories are a good fit for a health insurance literacy intervention?

Exhibit 1. How Health Insurance Literacy Leads to Personal Health Insurance Outcomes

Note: Adapted from Huston, S. J. (2010). Measuring financial literacy, *Journal of Consumer Affairs, 44*(2), 296–316.

RESULTS

Question	Correlation from Pre to Post
How confident are you that you would choose the health plan that is best for you?	.367**
How confident are you that you understand health insurance terms?	.403**
How confident are you that you know how to estimate what you would have to pay for your health care needs in the next year, not including emergencies?	.364**
How confident are you that you know what questions to ask so you can choose the best health plan for you?	.429**
How likely are you to see which doctors and hospitals are covered in health insurance plans?	.429**
How likely are you to understand what you would have to do to pay for prescription drugs?	.384**
How likely are you to understand what you would have to do to pay for emergency department visits?	.510**
How likely are you to understand what you would have to do to pay for specialist visits?	.423**
How likely are you to find out if you have to meet a deductible for a health service?	.487**
How likely are you to find out if the plans cover unexpected costs such as hospital stays?	.454**
How likely are you to find out how health insurance plans differ?	.364**
How confident are you that you can apply your knowledge and information to make a smart choice health insurance decision?	.400**

METHODS

Theoretical Framework
Theories used: Social learning, stages of change, planned health behavior, health communications and adult education.

Testing Locations
Iowa, Maryland, Michigan, Minnesota and North Dakota.

Workshops lasted about 2 hours and were held at Extension offices, Universities) and other public facilities (libraries, etc.).

Participants
A total of 443 people participated in the research. The majority were white women between the ages of 50 and 64.

Approximately one-third reported having some college education; 20% completed a bachelor's; and 25% had some graduate level education.

Income ranged as follows: 30% had an income of $25,000-49,999; an additional 30%, $75,000 or more; and the rest were evenly split between having less than $25,000 or between $50,000 - 74,999.

Data Collection and Analysis
Data were collected with clicker technology then uploaded and analyzed using SPSS. Univariate analyses were run on demographic data and correlations on the pre/post questions. The table shows the results of the correlations.

Citations

1) Measuring health insurance literacy: A call to action and report from the health insurance literacy expert roundtable. (2011), Washington, D.C.: Consumers Union. Available at: http://www.consumersunion.org/pub/Health_Insurance_Literacy_Roundtable_rpt.pdf

2) *Smart Choice Health Insurance©* workbook available at: extension.umd.edu/insure

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Discussion and Next Steps

The *Smart Choice Health Insurance©* curriculum delivered by workshop is successful in increasing confidence and reducing confusion.

From pre-test to post-test, participants experienced a significant increase in the likelihood of making an informed choice and confidence in their ability to make the best health insurance choice for them and their family, regardless of age, race, gender, education level and household income. While those with health insurance began with a higher level of confidence, the change in post-test confidence did not differ between those with insurance and those without.

In 2014-15, the team will conduct a longitudinal study of workshop participants to determine if participants used the information and skills gained during the workshop and if they remained confident in their health insurance decision at time of enrollment. To reach more consumers, additional educators will be certified to teach *Smart Choice©*. Community partners will be recruited to deliver the program. Continual product improvement, using evidence of impact and feedback from participants and educators, will occur. *Smart Use Health Insurance©* will be tested to assist consumers in using their health insurance.