

## Health Insurance Literacy Initiative (HILI) Status

September 2014

### Special Edition—*Smart Choice Health Insurance*® Pilot Test National Findings Revealed

#### ***Smart Choice Health Insurance*® Workshops have impact! People leave with confidence to make smart health insurance purchase decisions.**

This finding is based on data from 994 consumers who participated in the *Smart Choice* research and education project.

These consumers were diverse in income, education, and age levels, as well as in sex and race. Regardless of differences in these socio-economic characteristics, the *Smart Choice* workshops increase confidence.

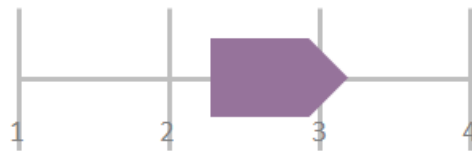
Certified *Smart Choice* Extension Educators taught 134 workshops in seven states between September 2013 and May 2014. Impact of the workshops was measured by valid and reliable questions developed and tested by the American Institutes of Research (AIR).

The main questions and answers generated through data analysis were:

**Question 1:** Did participation in the *Smart Choice* health insurance workshops relate to an increase in consumers' confidence to make a smart health insurance decision?

Answer: **Yes.**

On a scale of 1 to 4, with 1 being not at all confident and 4 being very confident, consumers moved from 2.2 before the workshop to 3.11 at the end of the workshop—an increase in confidence!



**Question 2:** Did participation in the *Smart Choice* health insurance workshops relate to an increase in consumers' likelihood to compare health insurance plans on such items as what they would have to pay for prescription drugs, or emergency department visits, or specialist visits?

Answer: **Yes.**

Using the same scale of 1 to 4, with 1 being not at all likely and 4 being very likely, consumers moved from 2.9 before the workshop to 3.33 at the end of the workshop—an increase in likelihood to take action!



## Hypothesis

A hypothesis grew out of the review of research and health and education theories: if confusion could be reduced and confidence and capability increased, consumers would be able to make *Smart Choice* health insurance decisions. This hypothesis is expressed as:



## Statistical Evidence

Statistical evidence was needed to either prove or disprove the hypothesis. Therefore, analyses were done to test the combined workshop data for statistical significance (meaning that the change was due to the workshop and not some other factor).

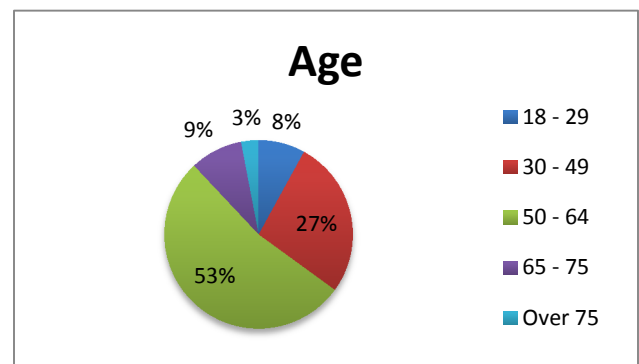
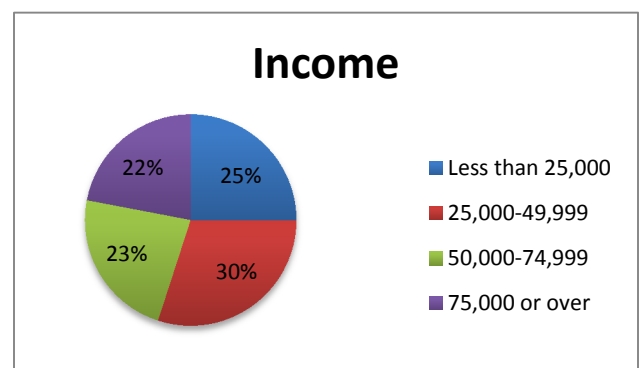
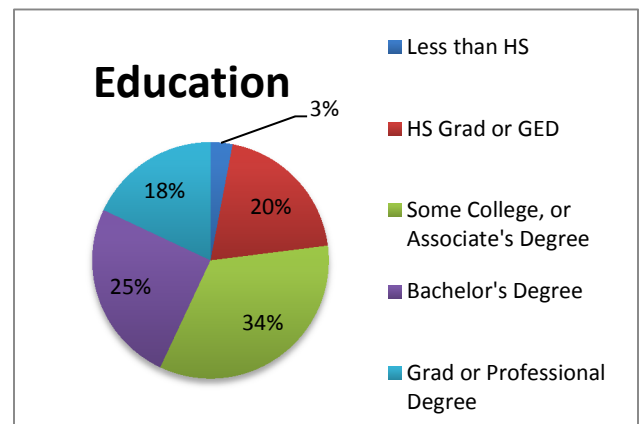
## Conclusions

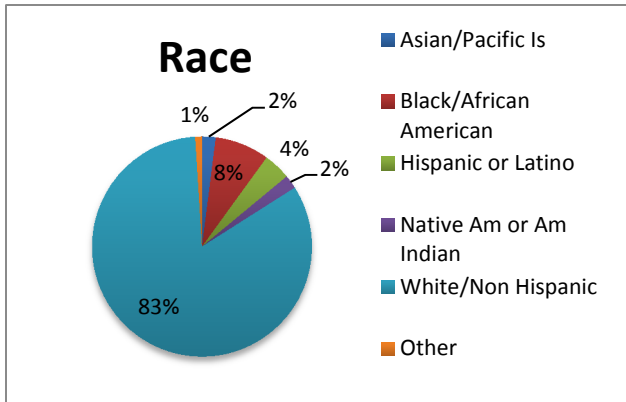
- 1) The change in the confidence scores was **statistically significant**, indicating that the workshop increased consumers' confidence.
- 2) The change in consumers' perceived capability to take action scores was **statistically significant**, indicating that they were likely to:
  - Determine which doctors and hospitals are covered.
  - Understand what they would have to pay for prescription drugs, emergency departments, and specialist visits.
  - Find out if they have to meet a deductible and if unexpected costs are covered.

## Conclusions Continued

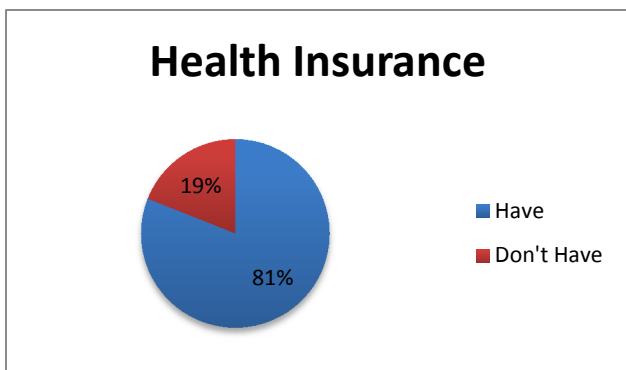
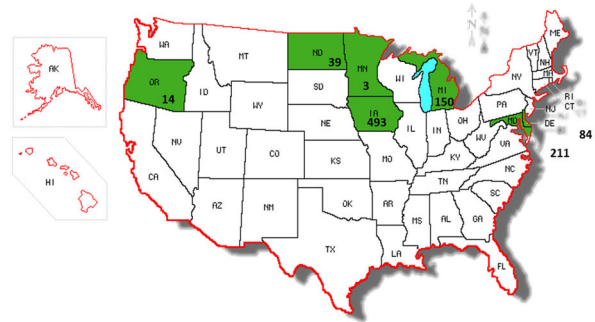
- 3) The increase in confidence and likeliness to take action was reported by consumers of all sex, race, education, and income levels, and regardless of whether they currently had health insurance or not.

## *Smart Choice Workshops have impact across diverse audiences!*

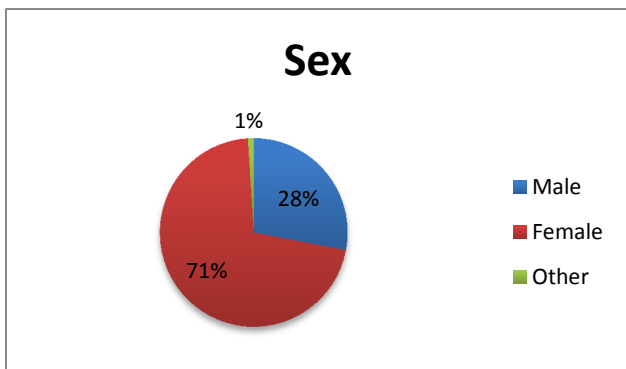




### Workshop and Research Participants



In total, 1010 people from seven states participated in the *Smart Choice* workshops. Of the 1010 people who participated in the workshops, 994 voluntarily consented to be involved in the *Smart Choice* research component.



In Maryland, 211 people in 10 counties and the City of Baltimore participated in *Smart Choice*® workshops.



### Acknowledgement

Special thanks are due to all 32 Extension Educators and Specialists for their commitment to teaching and data collection: **Delaware**-Sarah Bercau & Maria Pippidis; **Iowa**- Ruth Freeman, Mary Beth Kaufman, Joyce Lash, Jan Monahan, Susan Taylor, Cindy Thompson, Barb Wollan, Brenda Schmitt, Phyllis Zalenski, & Margaret VanGinkel; **Maryland**-Karen Aspinwall, Virginia Brown, Michael Elonge, Lynn Little, Lisa McCoy & Mia Russell; **Michigan**-Teresa Clark-Jones, Brenda Long, Julie Moberg, Cathy Newkirk, Wanda Roberts, Christina Venema, Beth Waitrovich; **Minnesota**-Jose Lamas & Brianna Routh; **North Dakota**-Ellen Bjelland, Crystal Schaunaman, Ashley Ueckert, & Rita Ussatis; **Oregon**-Debra Minar Driscoll.

## Workshops by Additional States and Counties

**9 Delaware Workshops**  
September 2013-March 2014




SMART CHOICE  
HEALTH INSURANCE

UNIVERSITY OF MARYLAND  
EXTENSION  
Center for Health Communication

**Educators**  
Sarah Beraw  
Maria Pippidis

**7 North Dakota Workshops**  
December 2013-February 2014



SMART CHOICE  
HEALTH INSURANCE

UNIVERSITY OF MARYLAND  
EXTENSION  
Center for Health Communication

**Educators**  
Elen Bjeland  
Crystal Schaanman  
Ashley Ueckert  
Rae Upsate

**33 Michigan Workshops**  
September 2013-March 2014

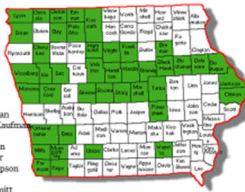


SMART CHOICE  
HEALTH INSURANCE

UNIVERSITY OF MARYLAND  
EXTENSION  
Center for Health Communication

**Educators**  
Teresa Clark-Jones  
Brenda Long  
Julie Moberg  
Cathy Newkirk  
Wanda Roberts  
Christina Venema  
Beth Waitrovich

**68 Iowa Workshops**  
September 2013-March 2014



SMART CHOICE  
HEALTH INSURANCE

UNIVERSITY OF MARYLAND  
EXTENSION  
Center for Health Communication

**Educators**  
Ruth Freeman  
Mary Beth Kaufman  
Joyce Lash  
Jan Monahan  
Susan Taylor  
Cindy Thompson  
Barb Wolan  
Brenda Schmitt  
Phyllis Zelenki  
Margaret VanGinkel

**Minnesota Workshop**  
September 2013-March 2014



SMART CHOICE  
HEALTH INSURANCE

UNIVERSITY OF MARYLAND  
EXTENSION  
Center for Health Communication

**Educators**  
Jose Lamas  
Brianna Routh

**2 Oregon Workshops**  
September 2013-March 2014



SMART CHOICE  
HEALTH INSURANCE

UNIVERSITY OF MARYLAND  
EXTENSION  
Center for Health Communication

**Educator**  
Debra Minar Driscoll

**Authors:** Amanda Ginter, PhD, Teresa McCoy, MPA, Bonnie Braun, PhD, and Chenzi Wang, PhD.

**Acknowledgement:** This health insurance literacy initiative was developed with funding from the University of Maryland Extension, eExtension, the College of Agriculture and Natural Resources, eExtension and the University of Delaware Cooperative Extension.

**Initiative Team:** University of Maryland Extension--Bonnie Braun, Virginia Brown, Amanda Ginter, Jinhee Kim, Lynn Little, Teresa McCoy, Mia Baytop Russell; University of Maryland Facilities Management--Christine Garcia; University of Delaware Cooperative Extension--Maria Pippidis.

**Contact:** Bonnie Braun, [bbraun@umd.edu](mailto:bbraun@umd.edu)