

**Health Insurance Literacy Initiative (HILI) Status**

**August 2018**

**Special Edition—*Smart Use Health Insurance*<sup>™</sup>**

**Understanding and Estimating Health Care Costs Module -- Findings Revealed**

***Smart Use Health Insurance*<sup>™</sup>  
Workshops continue to have impact!  
People leave with confidence to  
understand and estimate health  
insurance costs.**

This finding is based on data from 186 consumers who participated in the *Smart Use Health Insurance*<sup>™</sup> - *Understanding and Estimating Costs* research and education pilot project. These consumers were diverse in income, education, and age levels, as well as in gender and race. Regardless of differences in socio-economic characteristics, the *Smart Use Health Insurance*<sup>™</sup> workshops increased confidence.

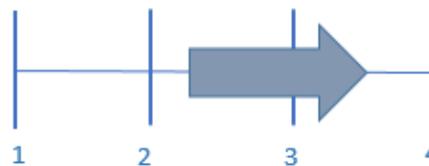
Extension Educators, certified in the *Smart Use Health Insurance*<sup>™</sup> - *Understanding and Estimating Costs* module, taught 16 workshops in four states and two national webinars between May 2017 and June 2018. Impact of the workshops was measured by valid and reliable questions.

The main questions and answers generated through data analysis were:

**Question 1:** How confident are you that you understand health insurance cost terms?

Answer: **Likely**

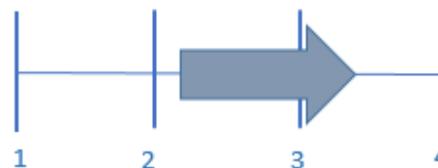
On a scale of 1 to 4, with 1 being not at all confident and 4 being very confident, consumers moved from 2.32 before the workshop to 3.34 at the end of the workshop—an increase in confidence!



**Question 2:** How confident are you that you could estimate your total health care costs?

Answer: **Likely**

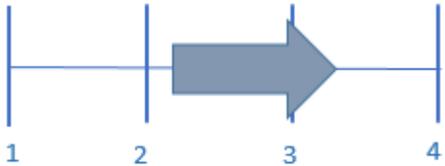
Using the same scale of 1 to 4, with 1 being not at all likely and 4 being very likely, consumers moved from 2.22 before the workshop to 3.31 at the end of the workshop—an increase in confidence!



**Question 3:** How likely are you to determine how much you need to save in order to cover your health care expenses?

Answer: **Likely**

Using the same scale of 1 to 4, with 1 being not at all likely and 4 being very likely, consumers moved from 2.23 before the workshop to 3.29 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 Use* health insurance decisions. This hypothesis is expressed as:

$$\begin{aligned} & \text{RC + IC \& IC = SC} \\ & \text{Reduce Confusion +} \\ & \text{Increase Capability +} \\ & \text{Increase Confidence} \\ & = \\ & \text{Smart Use} \end{aligned}$$

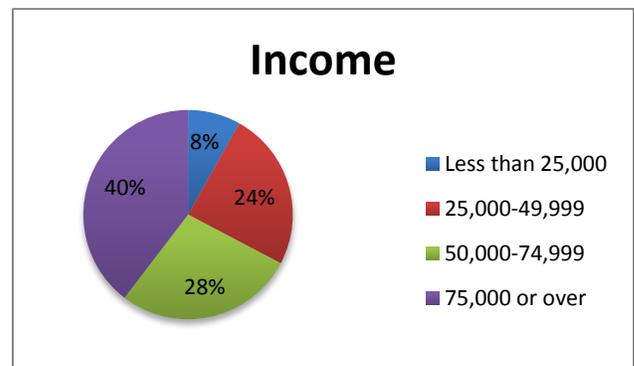
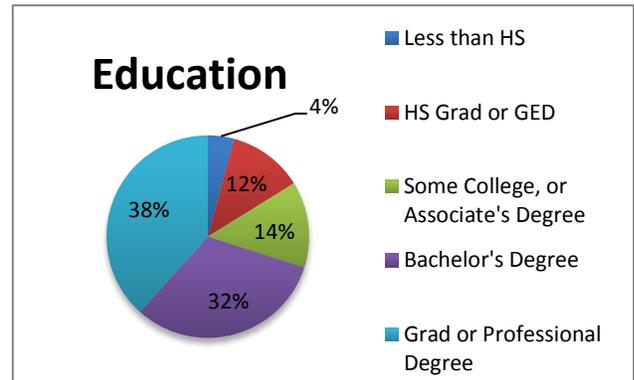
### Statistical Evidence

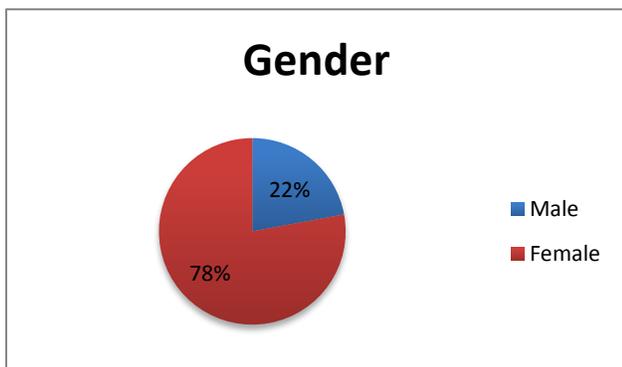
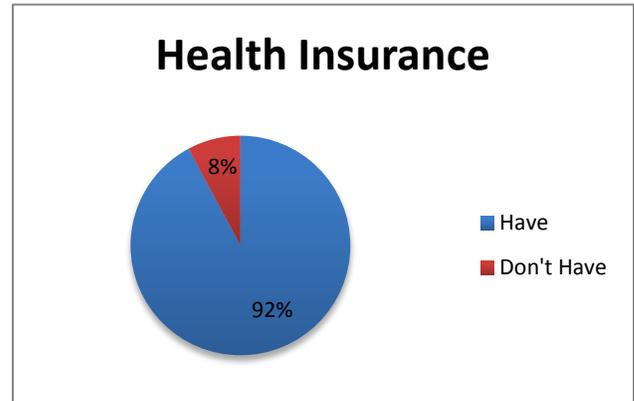
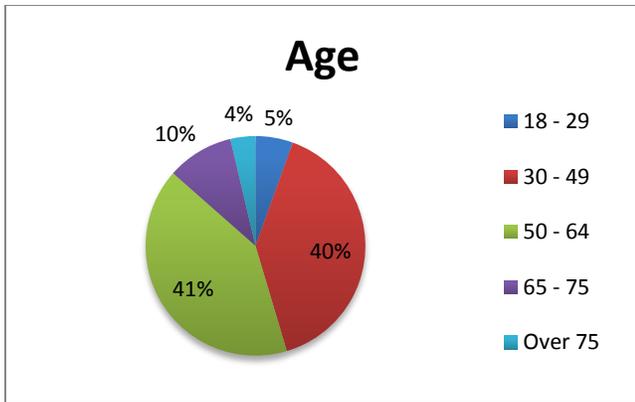
Statistical evidence was needed to either prove or disprove the hypothesis. Therefore, analyses were done to test the combined workshop data for statistical significance (meaning that the change was due to the workshop and not some other factor).

### 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 was statistically significant, indicating that they were more likely to know how much is needed to save in order to cover their health care expenses.
- 3) The increase in confidence and likeliness to take action was reported by consumers of all genders, race, education, and income levels, and regardless of whether they currently had health insurance or not.

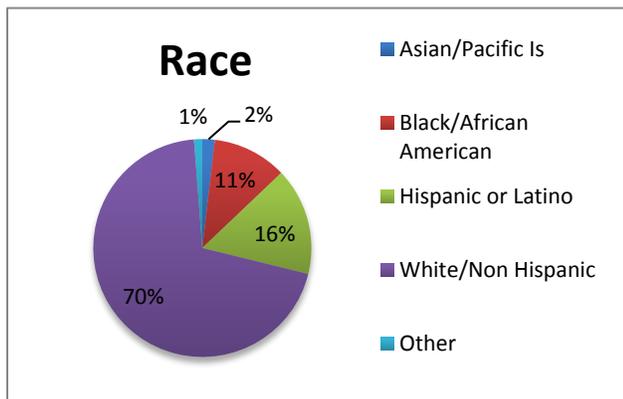
***Smart Use Health Insurance™***  
***Workshops continue to have impact***  
***across diverse audiences!***





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**Delaware**-Maria Pippidis  
**Iowa**-Jan Monahan & Suzanne Bartholomae  
**Maryland**-Virginia Brown, Jesse Ketterman, and Lisa McCoy



Report available at the *UME Insuring Your Health* website: <http://extension.umd.edu/insure/research>

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