**Smart Use Health Insurance™**

*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™ - 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™* workshops increased confidence.

Extension Educators, certified in the *Smart Use Health Insurance™ - 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:*
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:

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

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!

Education

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than HS</td>
<td>8%</td>
</tr>
<tr>
<td>HS Grad or GED</td>
<td>14%</td>
</tr>
<tr>
<td>Some College, or Associate's Degree</td>
<td>12%</td>
</tr>
<tr>
<td>Bachelor's Degree</td>
<td>38%</td>
</tr>
<tr>
<td>Grad or Professional Degree</td>
<td>32%</td>
</tr>
</tbody>
</table>

Income

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 25,000</td>
<td>40%</td>
</tr>
<tr>
<td>25,000-49,999</td>
<td>24%</td>
</tr>
<tr>
<td>50,000-74,999</td>
<td>28%</td>
</tr>
<tr>
<td>75,000 or over</td>
<td>8%</td>
</tr>
</tbody>
</table>
Acknowledgement: Special thanks are due to Extension Educators and Specialists for their commitment to teaching and data collection:

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

Authors: Jesse M. Ketterman, Jr., PhD, Maria Pippidis, AFC, Virginia Brown, PhD, Lisa McCoy and Chenzi Wang, PhD.

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

Initiative Team: University of Maryland Extension--Bonnie Braun, Virginia Brown, Lynn Little, Teresa McCoy, Jesse Ketterman, Lisa McCoy, Chenzi Wang, Sarah Radice; University of Delaware Cooperative Extension--Maria Pippidis.

Contact: Bonnie Braun, bbraun@umd.edu

The University of Maryland Extension programs are open to any person and will not discriminate against anyone because of race, age, sex, color, sexual orientation, physical or mental disability, religion, ancestry, national origin, marital status, genetic information, political affiliation, and gender identity or expression.

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