

**Special Edition—*Smart Use Health Insurance*[™]
Healthcare in Your Senior Years -- Findings Revealed**

***Smart Use Health Insurance*[™]
Workshops continue to have impact!
People leave with confidence to
understand health insurance options in
their senior years.**

This finding is based on data from 103 consumers who participated in the *Smart Choice Smart Use Health Insurance*[™] - *Healthcare in Your Senior Years* research and education pilot project. These consumers were diverse in income and education, as well as in gender and race. Regardless of differences in socio-economic characteristics, the *Smart Use Health Insurance*[™] workshops increased confidence.

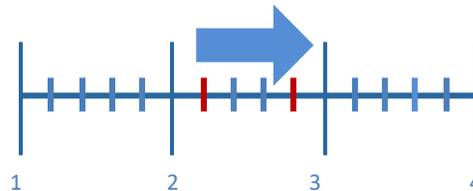
Extension Educators, certified in the *Smart Use Health Insurance*[™] - *Healthcare in Your Senior Years* module, taught 8 workshops between January and August 2020. Impact of the workshops was measured by valid and reliable questions.

The main questions and answers generated through data analysis were:

Question 1: How confident are you that you that you understand health insurance options in your senior years?

Answer: **Moderately Likely**

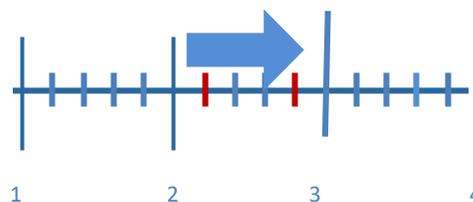
On a scale of 1 to 4, with 1 being not at all confident and 4 being very confident, consumers moved from 2.26 before the workshop to 2.76 at the end of the workshop—an increase in confidence!



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

Answer: **Moderately Likely**

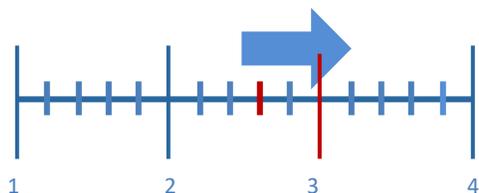
Using the same scale of 1 to 4, with 1 being not at all confident and 4 being very confident, consumers moved from 2.13 before the workshop to 2.8 at the end of the workshop—an increase in confidence!



Question 3: How likely are you to determine which health insurance options will work best for your health and financial plans?

Answer: **Moderately Likely**

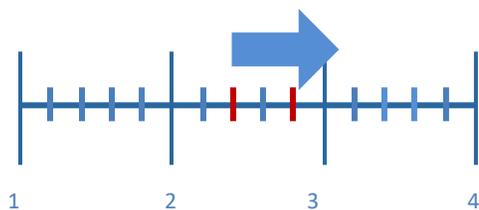
Using the same scale of 1 to 4, with 1 being not at all likely and 4 being very likely, consumers moved from 2.53 before the workshop to 2.96 at the end of the workshop—an increase in likelihood to take action!



Question 4: How likely are you to determine how much you need to save to cover your health care expenses?

Answer: **Moderately Likely**

Using the same scale of 1 to 4, with 1 being not at all likely and 4 being very likely, consumers moved from 2.4 before the workshop to 2.89 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:

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

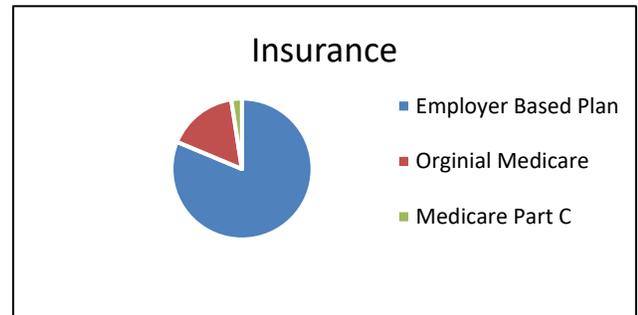
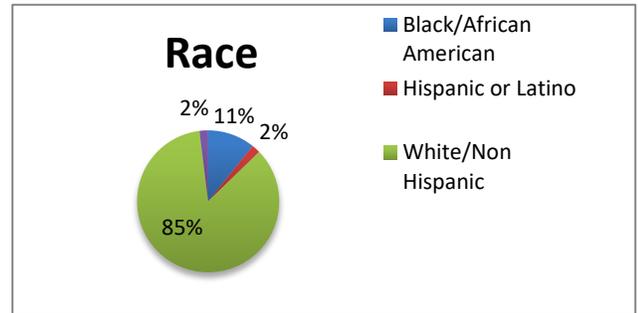
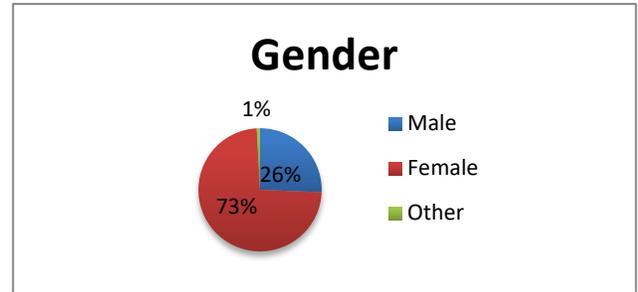
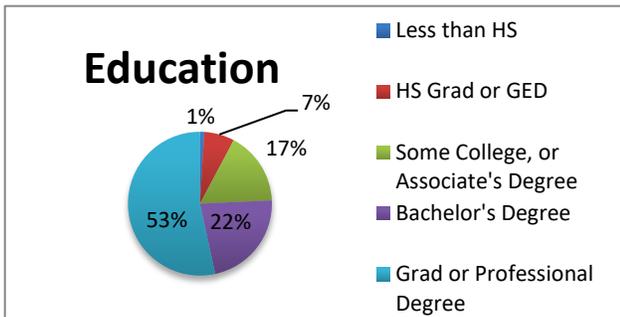
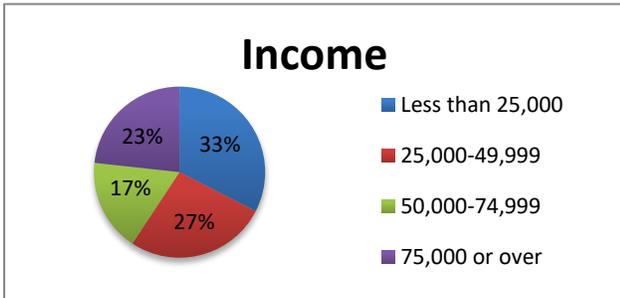
Statistical Evidence

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 confidence scores was statistically significant, indicating that the workshop increased consumers' confidence in their ability to both understand their health care options and to estimate health care costs in their senior years.
- 2) The change in consumers' perceived capability was statistically significant, indicating that they were more likely to determine which health insurance option is best for them and to determine how much they need to save to cover health care expenses.
- 3) The increases in confidence and likeliness to take action were reported by consumers regardless of gender, race, or education and income level, and regardless of whether they currently had health insurance or not.

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



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

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