

**Special Edition—*Smart Use Health Insurance*[™]
Your Health Insurance Benefits -- Findings Revealed**

***Smart Use Health Insurance*[™]
Workshops continue to have impact!
People leave with confidence to
understand how to identify and use their
health insurance benefits.**

This finding is based on data from 102 consumers who participated in the *Smart Use Health Insurance*[™] - *Your Health Insurance Benefits* 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.

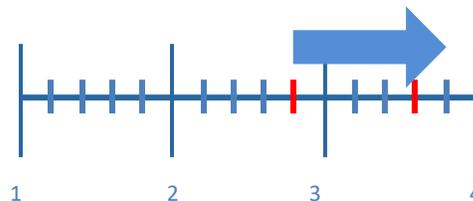
Extension Educators, certified in the *Smart Use Health Insurance*[™] - *Your Health Insurance Benefits* module, taught 18 workshops between 2017 and 2019. Impact of the workshops was measured by valid and reliable questions.

The main questions and answers generated through data analysis were:

Question 1: How confident are you that you know how to figure out your share of the cost for care, after the health plan pays their share?

Answer: **Moderately Likely**

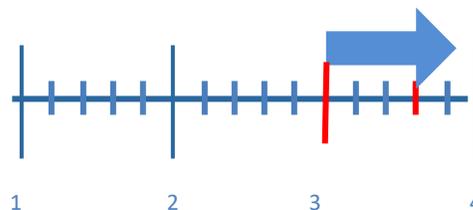
On a scale of 1 to 4, with 1 being not at all confident and 4 being very confident, consumers moved from 2.78 before the workshop to 3.58 at the end of the workshop—an increase in confidence!



Question 2: How confident are you that you know how to find out what is and is not covered before you receive a health care service?

Answer: **Moderately Likely**

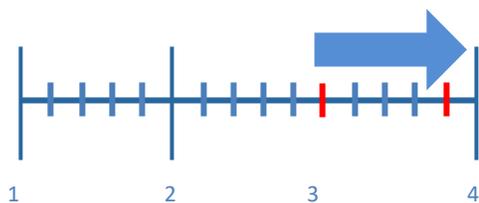
Using the same scale of 1 to 4, with 1 being not at all likely and 4 being very likely, consumers moved from 2.98 before the workshop to 3.69 at the end of the workshop—an increase in confidence!



Question 3: How likely are you that you can apply your knowledge and information to be a Smart User of your health insurance?

Answer: **Moderately Likely**

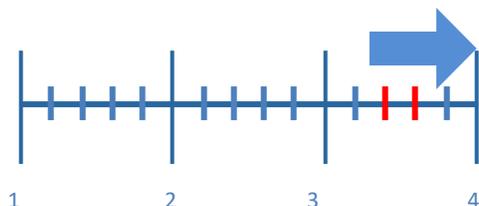
Using the same scale of 1 to 4, with 1 being not at all likely and 4 being very likely, consumers moved from 2.93 before the workshop to 3.71 at the end of the workshop—an increase in likelihood to take action!



Question 4: How likely are you to pay your premium on time?

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 3.37 before the workshop to 3.69 at the end of the workshop—an increase in likelihood to take action!

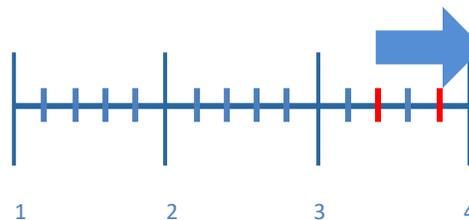


Question 5: How likely are you to find out if a doctor is in-network before you see him / her?

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 3.43 before the workshop to 3.77 at the end of the workshop—an increase in likelihood to take action!

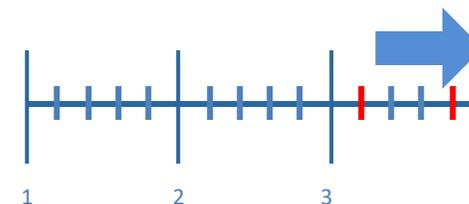
the end of the workshop—an increase in likelihood to take action!



Question 6: How likely are you to use the essential health benefits you qualify for?

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 3.27 before the workshop to 3.78 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:

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

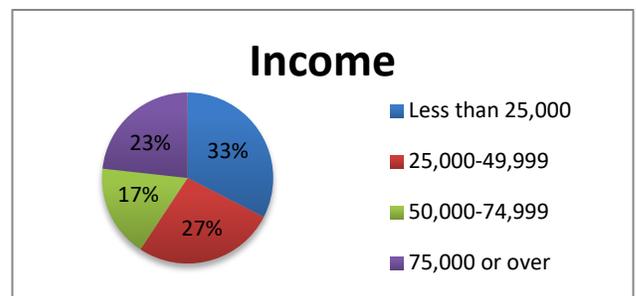
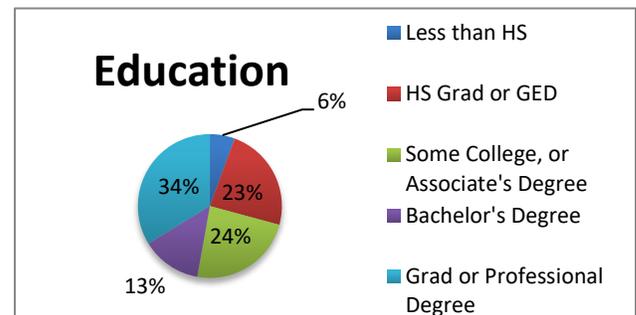
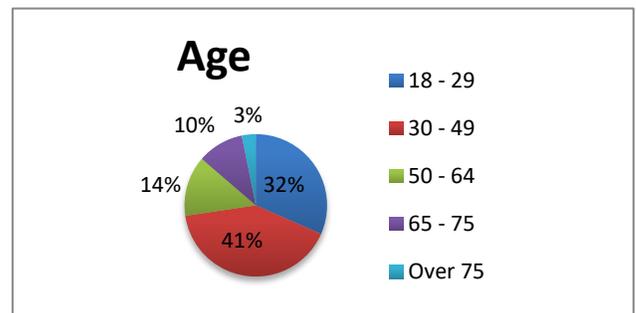
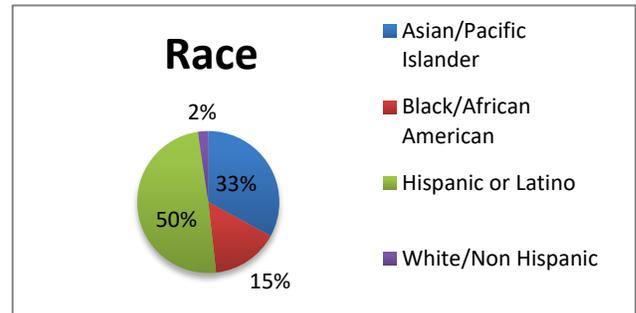
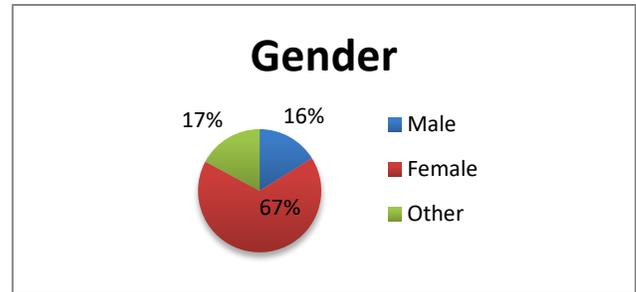
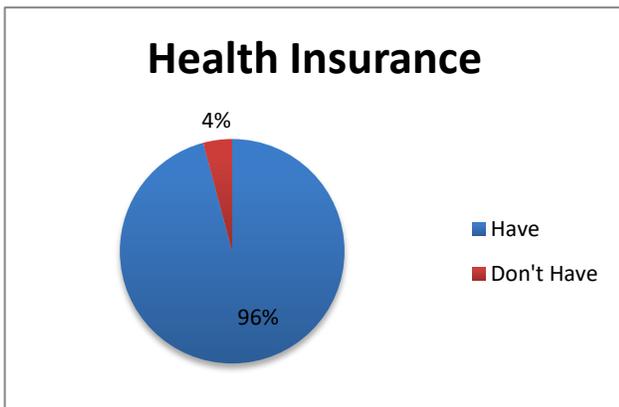
Statistical Evidence

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 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 to find out what is and is not covered with their health insurance and how much they are required to pay.
- 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!***



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



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