

## Health Insurance Literacy Initiative (HILI) Status

September 2015

### Special Edition—*Smart Choice Health Insurance*® Second Pilot-Test Multi-State Findings Revealed

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

This finding is based on data from 399 consumers who participated in the second *Smart Choice* research and education pilot 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.

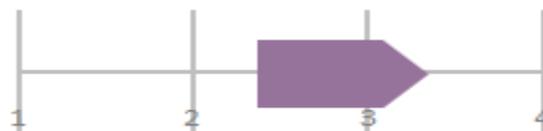
Certified *Smart Choice* Extension Educators taught 61 workshops in seven states between September 2014 and March 2015. Impact of the workshops was measured by valid and reliable questions developed and tested by the American Institutes of Research (AIR) using a reduced number of items from the first pilot.

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 2.37 before the workshop to 3.19 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 2.92 before the workshop to 3.42 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:

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

## Statistical Evidence

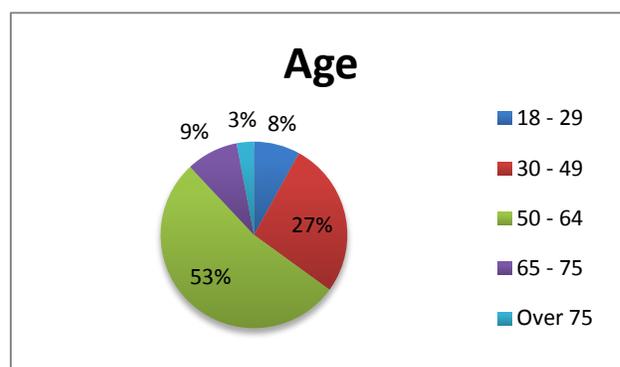
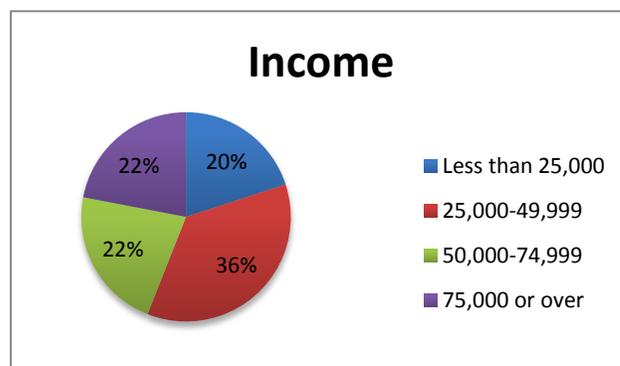
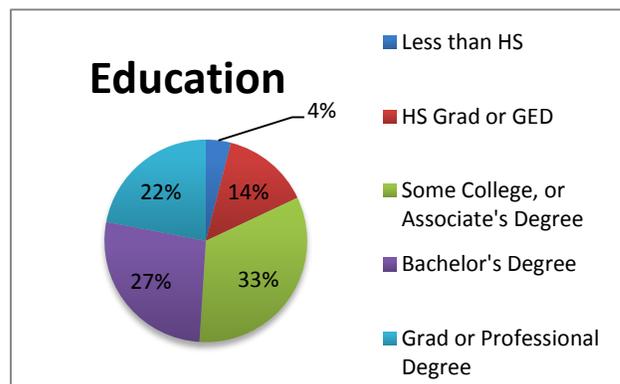
Statistical evidence was needed to either prove or disprove the hypothesis. Therefore, analyses were done to test the combined workshop data for statistical significance (meaning that the change was due to the workshop and not some other factor).

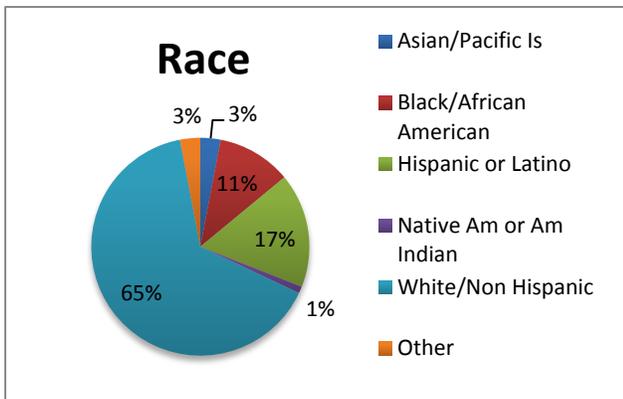
## Conclusions

- 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:
  - a) Determine which doctors and hospitals are covered.
  - b) Understand what they would have to pay for prescription drugs.
- 3) The increase in confidence and likeliness to take action was reported by consumers of all sex, race, education, and income levels, and

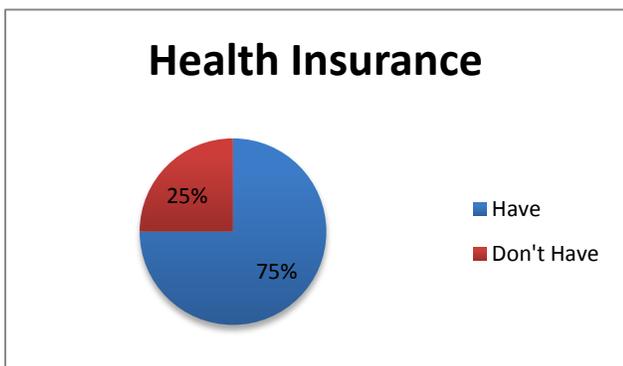
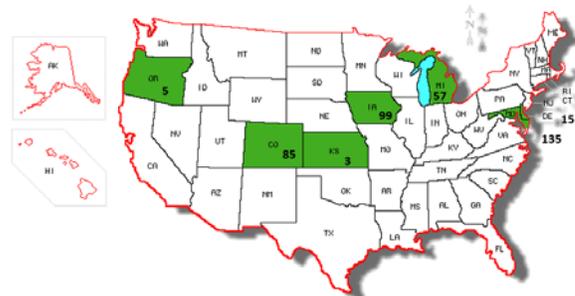
regardless of whether they currently had health insurance or not.

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





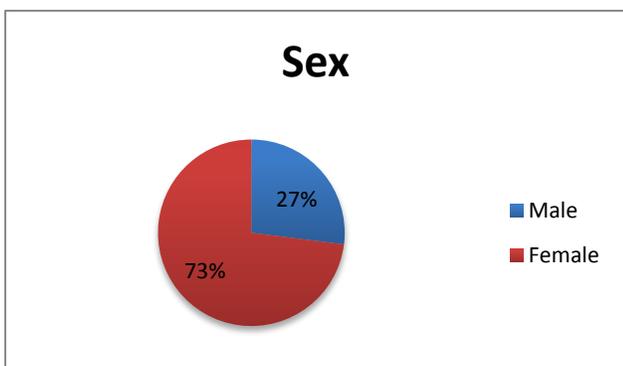
## Workshop and Research Participants



In total, 422 people from seven states participated in the *Smart Choice* workshops. Of those, 399 provided complete pre and post-test data.

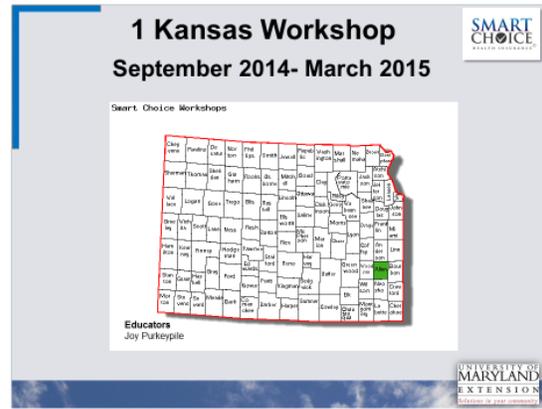
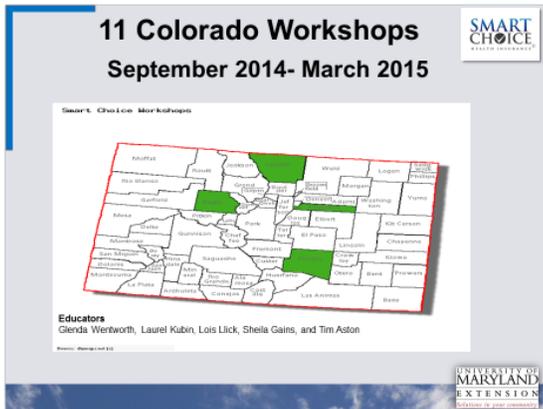
### Data by State

In Maryland, 135 people in 6 counties and the City of Baltimore participated.



**Acknowledgement:** Special thanks are due to 22 Extension Educators and Specialists for their commitment to teaching and data collection: **Colorado**-Glenda Wentworth, Laurel Kubin, Lois Llick, Sheila Gains, and Tim Aston; **Delaware**-Laurie Wolinski and Maria Pippidis; **Kansas**-Joy Purkeypile; **Iowa**- Barb Wollan, Phyllis Zalens, and Susan Taylor; **Maryland**-Christine Garcia, Mia Russell, Patricia Maynard, and Virginia Brown; **Michigan**-Brenda Long, Cathy Newkirk, Julie Moberg, Terry Jones, Vivian Washington, and Wanda Roberts; **Oregon**-Tonya Johnson.

## Data by State Continued



**Note:** First pilot findings available at:

[http://extension.umd.edu/sites/default/files/\\_images/programs/insure/HILI%20Briefing%20Multi-State%20Summary%20Report%20%209.9.14.pdf](http://extension.umd.edu/sites/default/files/_images/programs/insure/HILI%20Briefing%20Multi-State%20Summary%20Report%20%209.9.14.pdf)

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