

Abstract

Health insurance is complicated and many people struggle to understand how to use it effectively. The Affordable Care Act (ACA) included a major provision that required the standardization of benefits across different types of health insurance plans, with all health insurance plans required to cover the ten Essential Health Benefits (EHBs). Recently, changes in law have allowed for health insurance plans to gain exemptions and move away from this standardization. Our team created a health insurance literacy module to help consumers understand the coverage provided by different health insurance plans. We then tested the module to determine whether it helped consumers to increase confidence and reduce confusion related to the benefits of health insurance plans. Results from pre and post surveys are presented in this poster.

Introduction

The Affordable Care Act (ACA) was passed in 2010 and was aimed at increasing the number of people enrolled in affordable, quality health insurance. Important provisions of the ACA included an expansion of access to Medicaid, subsidization of premiums for low income individuals, allows young adults to stay on their parent's insurance till age 26, and required companies to cover those with preexisting conditions (The Affordable Care Act: A Brief Summary, 2011). Additionally, the law required insurance companies to cover the 10 essential health benefits (Figure 1). However, recent law changes have allowed companies to offer short term, low cost health insurance plans which do not cover all of the essential benefits. Companies are required to provide documentation about what their plan covers, but consumers still need to be able to understand the provided information in order to make an informed decision. In 2013, researchers learned that many consumers find health insurance terminology confusing and do not feel comfortable making health insurance decisions (Kim, et. al.). After these findings, the same team developed the Smart Choice Program, which was designed to help consumers understand health insurance terms and feel confident in choosing the health insurance that best fit the needs of their family (Russel, et. al., 2014). The team continued to develop additional modules for this program and it became the Smart Choice, Smart Use program with modules like Understanding and Estimating Costs and Smart Actions. In order to assist consumer understand the different covered services for different health insurance plans, the team created Smart Use: Understanding your Health Insurance Benefits, see Figure 2 for objectives. This poster explains the results of the pilot study of the module.

10 Essential Health Benefits

Ambulatory Patient Services	Prescription Drugs
Emergency Services	Rehabilitative and Habilitative Services and Devices
Hospitalization	Laboratory Services
Pregnancy, Maternity, and Newborn Care	Preventive and Wellness Services
Mental Health and Substance Use Disorder Services	Pediatric Services

Module Objectives

- Identify and describe the essential health benefits
- Explain how to receive the essential health benefits
- Explain the importance of getting and using the essential health benefits

Methods

Educators from several states were trained and certified as Smart Choice, Smart Use instructors. These educators then delivered the Smart Use: Understanding your Health Insurance Benefits module in workshops offered between 2017 and 2019. Participants were recruited through existing programming, email lists, and other direct and indirect efforts. The assessment tool was developed in the same way as other Smart Choice, Smart Use assessments. The questions asked focused on likelihood to engage in certain behaviors related to health insurance and consumer confidence in successfully completing those behaviors. Responses were measured using a 4 point Likert scale where 1 was "Not at All Likely" and 4 was "Very Likely". Approval for the research was obtained from the University of Maryland IRB. Prior to the workshop, the researchers obtained informed consent from participants. Then, participants completed a pretest based on the objectives for the module. Then, researchers delivered the workshop, which was about an hour in length. After the workshop, participants were asked to complete a posttest. Paired T-tests were used to determine if there was a statistically significant difference between the pretest data and the posttest data.

Survey Questions

- As of right now, 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?
- As of right now, how confident are you that you know how to find out what is and is not covered before you receive a health care service?
- As of right now, how confident are you that you can apply your knowledge and information to be a Smart User of your health insurance?
- As of right now, how likely are you to pay your premium on time every time?
- As of right now, how likely are you to find out if a doctor is in-network before you see him/her?
- As of right now, how likely are you to use the health benefits you qualify for?

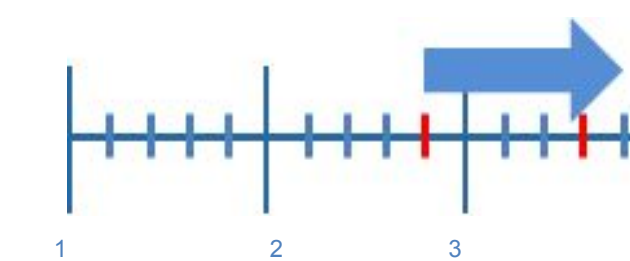


Results

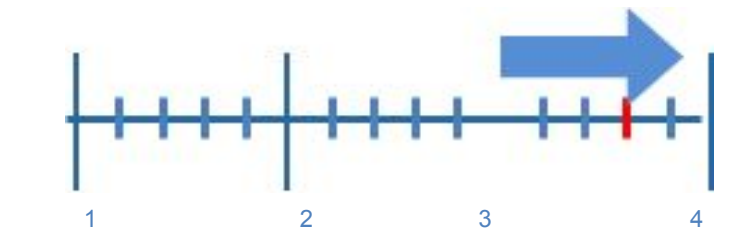
Educators presented 18 workshops to 108 consumers from diverse income, education, age, and race. The majority of participants were female (66.7%) and currently had health insurance (95.8%).

Participants completed pre- and post-survey to measure their confidence and likeliness to take action using a scale of 1 to 4, with 1 being not at all confident or likely to take action and 4 being very confident or likely to take action.

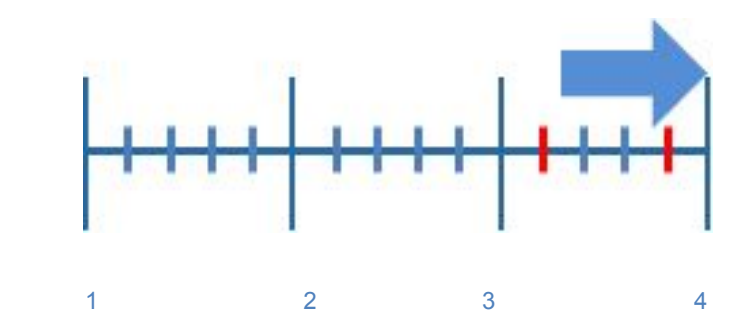
How confident are you that you know how to figure out your share of the cost for care, after the health plan pays their share? *Moderately likely*



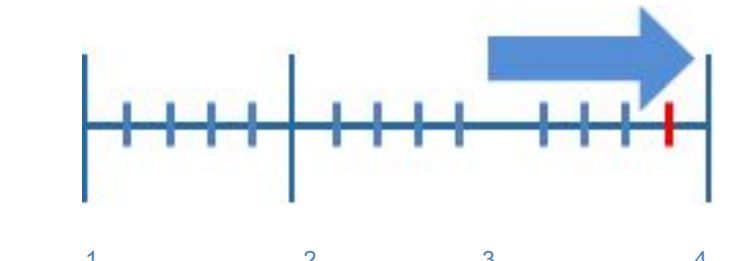
How confident are you that you know how to find out what is and is not covered before you receive a health care service? *Moderately likely*



How likely are you to use the essential health benefits you qualify for? *Moderately Likely*



How likely are you that you can apply your knowledge and information to be a Smart User of your health insurance? *Moderately Likely*



Conclusions

- The change in confidence scores was significant, indicating that the workshop increased consumers' confidence.
- 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.
- 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 insurance or not.

If you are interested in offering these workshops in your community, please contact us about becoming a Certified Smart Choice Smart Use educator. Virtual trainings can be provided to Extension educators and other interested organizations in your community. For more information, contact one of the educators below or go to <https://extension.umd.edu/insure>.

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

Smart Use Health Insurance™ Hypothesis:

If confusion could be reduced and confidence and capability increased, consumers would be able to make Smart Use health insurance decisions.

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

Contact

Lisa McCoy: lmccoy@umd.edu
301-791-1504
Catherine Sorenson: cjrsoren@umd.edu
301-600-1598
Dorothy Nuckols: dnuckols@umd.edu

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References

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