



Health Insurance Literacy Among College Students

Alicia L. Nobles¹, Brett A. Curtis², Duc A. Ngo, MD, DrPH³, Christopher P. Holstege, MD^{3,4}

¹School of Engineering & Applied Sciences, ²Curry School of Education, ³Student Health/Student Affairs, ⁴School of Medicine; University of Virginia, Charlottesville, VA



Abstract

Understanding a health insurance plan is a key component to navigating the U.S. health care system. While health literacy assessments have garnered increased attention, they do not effectively measure **health insurance literacy**. College students are underrepresented in this discussion: no study has examined **health insurance literacy** of college students. We developed and examined results from an online questionnaire inquiring about students' knowledge of commonly encountered health insurance terms and ability to apply that knowledge to determine cost-sharing.

Questionnaire

Questionnaire sections:

- Demographics
- 20 vocabulary terms
- 2 cost-sharing scenarios
- Self-rated understanding
- 2 questions about confusion and medical care
- 1 free text question to describe confusion

Designed using publicly available definitions and medical scenarios from healthcare.gov/glossary

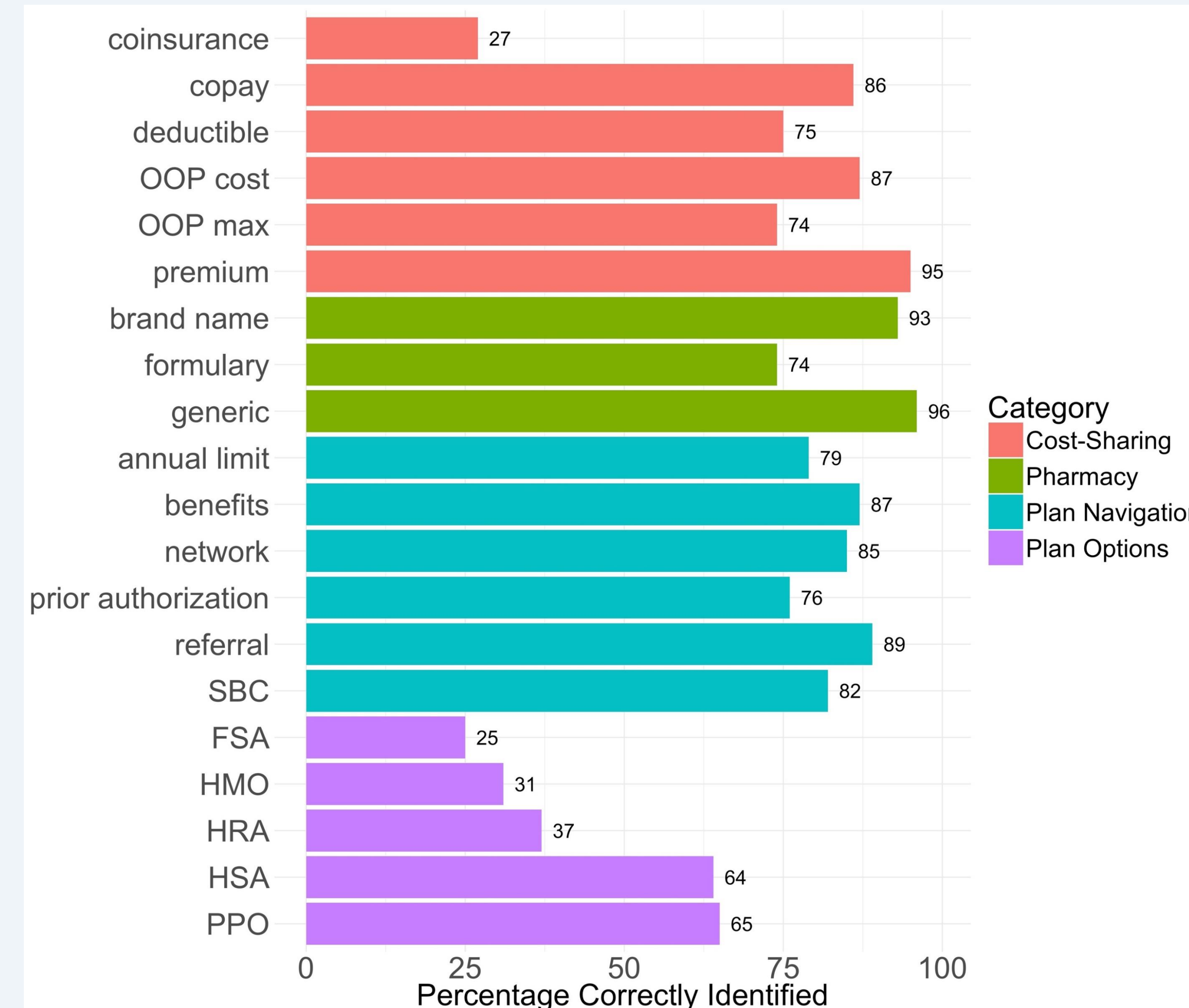
N = 455 respondents

Self-Rated Understanding

- Most students (64%) thought they had a fair to very good understanding of health insurance terminology; following the assessment, this dropped to 41%
- Respondents tended to remain the same or downrated their post-assessment understanding
- Self-rated understanding positively related to vocabulary knowledge

	Post-Survey				
	Very Good	Good	Fair	Poor	Very Poor
Pre-Survey Very Good	8	8	2	1	1
Pre-Survey Good	1	18	26	13	2
Pre-Survey Fair	0	7	102	78	23
Pre-Survey Poor	0	1	13	78	42
Pre-Survey Very Poor	0	0	1	6	24

Vocabulary Knowledge



- Scores for percentage of correctly identified vocabulary terms ranged from 20% to 70% (Mdn = 75%)
- Most students were able to correctly identify most terms related to pharmacy, cost-sharing, and plan navigation
- Struggled with coinsurance and terms related to plan options
- Only 2% of students were able to correctly identify all terms related to plan options followed by cost-sharing (18%), plan navigation (44%), and pharmacy (69%)

Demographic Comparisons

- Largest effects were student standing and payer of the premium
 - Post-graduates correctly identified more terms than undergraduates
 - Students who self-pay premium correctly identified more terms than those who do not self-pay
- May imply that those with less health insurance experience (e.g., undergraduates and students who do not pay premiums) have more difficulty understanding insurance vocabulary

Demographics	n (%)	Mdn	P*
Gender			
Female	312 (68.6)	70	0.002
Male	143 (31.4)	75	
Insurance			
Other	324 (71.2)	70	<0.001
Student health plan	131 (28.8)	80	
Payer of Premium			
Self-paid	64 (14.1)	85	<0.001
Not self-paid	391 (85.9)	70	
Residency Status			
Domestic	440 (96.7)	75	--
International	15 (3.3)	75	
Student Standing			
Undergraduate	249 (54.7)	65	<0.001
Postgraduate	206 (45.3)	80	
Undergraduate Year			
Underclassmen	131 (52.6)	60	<0.001
Upperclassmen	118 (47.4)	70	

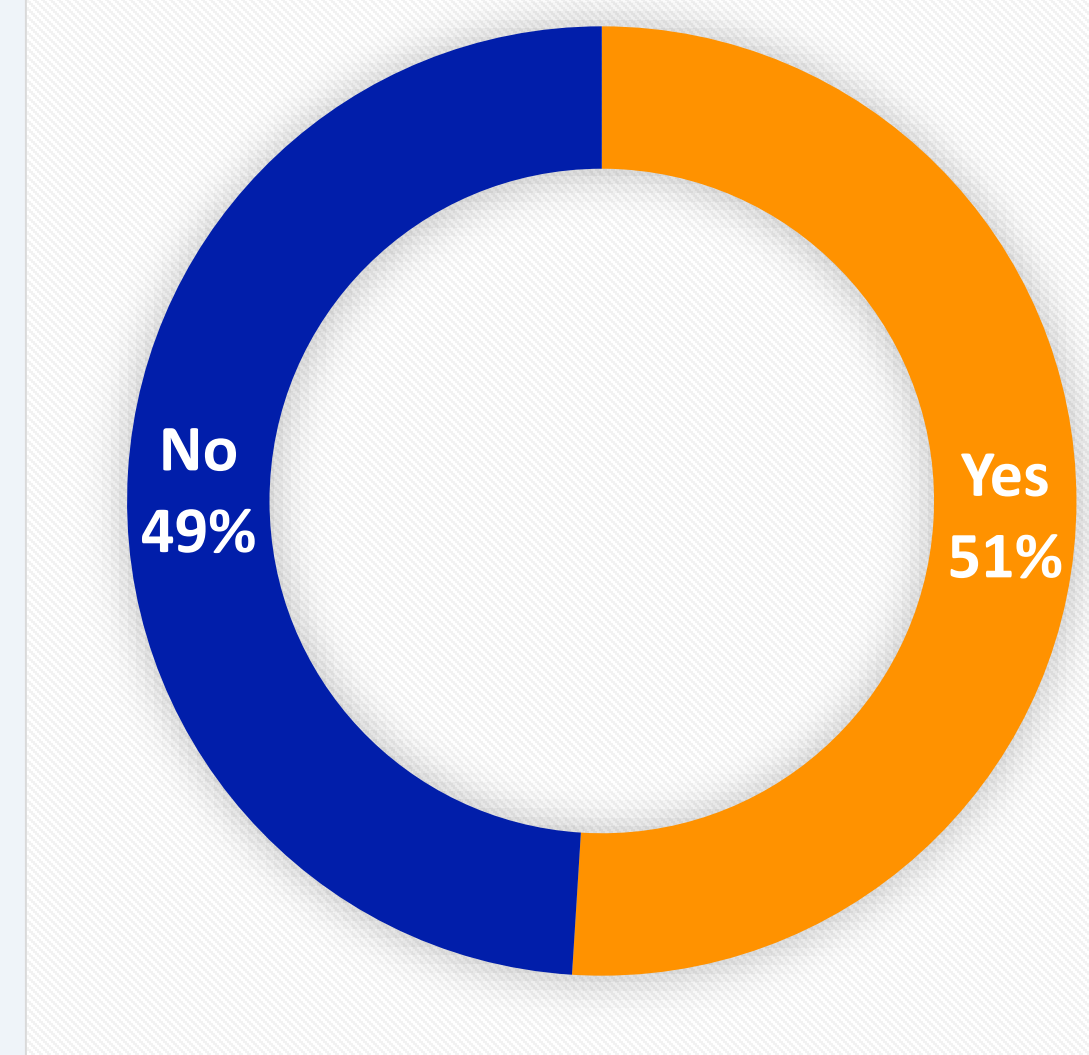
*Wilcoxon Rank-Sum Test

Cost-Sharing Scenarios

- Most students (55%, n=250) could not correctly determine the cost-sharing for either scenario
- Only 33.2% (n=151) were able to determine the cost-sharing for one scenario
- 11.9% (n=54) determined the cost-sharing for both scenarios

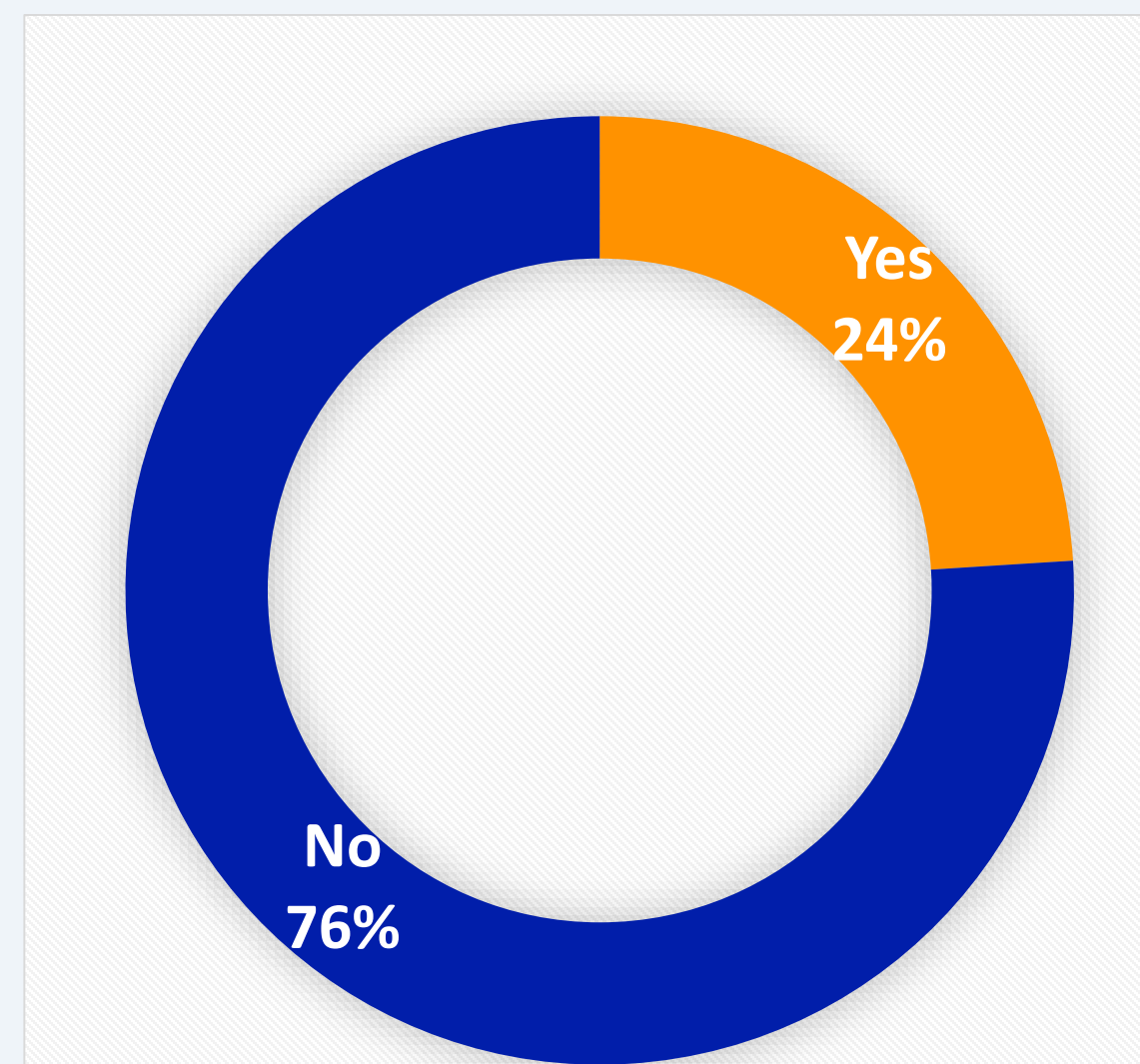
Scenarios	Options	Pathway	n (%)
Your insurance company has negotiated a rate of \$11,000 for a surgery. You have a deductible of \$1,000, coinsurance of 20%, and OOP maximum of \$4,000. What amount are you responsible for?	\$4,000	OOP max	112 (24.6)
	\$3,000	Deductible then coinsurance	173 (38.0)
	\$2,200	Coinurance then deductible	129 (28.4)
	\$1,000	Deductible only	41 (9.0)
Your insurance company has negotiated a rate of \$100 for an office visit with your primary care provider. You have already paid your deductible for the year, your copayment is \$20 and your coinsurance is 10%. What amount are you responsible for?	\$30	Coinurance then copay	166 (36.5)
	\$28	Copay then coinsurance	86 (18.9)
	\$20	Copay only	175 (38.5)
	\$10	Coinurance only	28 (6.1)

Confusion & Medical Care



Confused about using or selecting health insurance?

Delayed or went without medical care because of confusion about health insurance?



"[I] have often been surprised by bills that come in the mail a few weeks later that I did not expect to receive."

"I don't understand which doctors I can and can't use."

"I was asked if I had paid my deductible, I had no idea what the health care provider was referring to."

"[Confused] when trying to find out coverage for mental health care."

"...my parents have largely been responsible for my healthcare."

"I've been confused and had to ask my mother about what words mean because I honestly never learned this anywhere!"

"I don't have to pick out health insurance coverage on my own, but I don't feel like I could accurately determine the most cost-efficient plan for me."

Conclusions

College students are a unique population. The majority of students, especially undergraduates, have limited direct experience with health insurance. This study identifies deficits in students' health insurance comprehension. Further health insurance literacy education should be directed at college students prior to their entering the workforce.

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