Health Insurance Literacy Among College Students

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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 about students’ knowledge of commonly encountered health insurance terms and ability to apply that knowledge to determine cost-sharing.

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

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

Confusion & Medical Care

“[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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