Addressing Health Insurance Literacy: A Basic Curriculum for High School Students

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BACKGROUND

Health insurance literacy is defined as "the capacity to find and evaluate information about health plans, select the best plan given financial and health circumstances, and use the plan once enrolled." The topic of health insurance literacy has recently been receiving attention due to the Affordable Care Act and the opening of the health insurance exchanges, which provided approximately 34 million previously uninsured Americans the opportunity to purchase health insurance through the marketplaces.

Many Americans, however, may not have the health insurance literacy needed to make informed choices regarding health insurance plans for themselves and their families. The American Institute of CPAs recently conducted a telephone survey of 1,008 US adults which found that 51 percent could not accurately identify at least one of three common health insurance terms: premium, deductible, and copay. Without adequate health insurance literacy, it is difficult for consumers to choose plans that are the most appropriate for their financial and health situations.

COMMUNITY PROFILE

The project was completed during the Primary Care Clerkship in the rural city of Rice Lake, WI, located in Barron County.

Barron County Statistics:
- Population 45,833
- County Health Rankings: 29th out of 72 WI counties
- 95% non-Hispanic White
- 22% under 18
- 89% graduated from HS
- 56% having some college
- 8.0% unemployment rate
- $44,566 median income
- 15% of Barron County adults are uninsured
- 7% of children are uninsured
- 12% could not see a doctor due to cost
- 4% did not get needed health care
- Approximately 6,000 Barron County residents were expected to enroll in health insurance via the Health Insurance Marketplaces

OBJECTIVES

In effort to increase health insurance literacy, this Health Insurance Curriculum for High School students was created to meet these objectives:

1. Define basic health insurance terms such as: group coverage, individual coverage, premium, co-insurance, co-payment, deductible, Medicaid, Medicare, In-Network, Out-of-Network.
2. Understand the basic concept of health insurance and how it works.
3. Evaluate a sample health insurance plan.
4. Apply knowledge of health insurance terms to a patient scenario.
5. Calculate the cost to consumer and cost to insurance company.
6. Understand in-network vs. out-of-network providers.
7. Understand the key points of the Affordable Care Act and how they affect young adults and those who are uninsured.
8. Recognize the differences between Emergency Room, Walk-in Urgent Care, Primary Care visits, and Specialty visits, especially related to cost.
9. Appreciate how consumers can decrease the cost of their health care insurance.

CURRICULUM

In December 2013, the curriculum was presented to a "Health Careers" class at Rice Lake High School which consisted of ~20 students in 10th-12th grades.

Curriculum components:
1. Pre-test (administered 1 week prior to presentation): 10 multiple choice questions on terminology
3. PowerPoint Presentation (40 min): Introducing health insurance terms and two case examples
4. Group Work Exercise (30 min): Students were given a sample health plan and patient scenario cards and were asked to calculate the cost to consumer and cost to insurance. This required the students to apply the terminology to a sample case. The cases were also designed to demonstrate differences in cost based on location of service for the same condition (i.e. going to the ER for a sore throat versus making a primary care appointment).
5. Evaluation (10 min)
6. Post-test (administered 1 week after presentation): The same 10 multiple choice questions from the pre-test with the addition of two calculation questions.

EVALUATIONS

The students completed presentation evaluations at the end of the class period. The questions were aimed to evaluate the effectiveness of the presentation, ranking elements from 'strongly disagree' to 'strongly agree.'

RESULTS

Both prior to and after the presentation, students ranked from 1-10 their current knowledge of health insurance and how important it is for High Schoolers to learn about. Unfortunately, because the multiple choice post test was administered one week after the presentation (in attempt to assess retention), not all of the students who attended the presentation took the test, and it is likely that students who did not attend the presentation may have. In future presentations, the quizzes should be linked to the student.

CONCLUSION

I hope this presentation empowered and educated future adults about health insurance and how to make wise health care choices. I also hope that they share the information with their families and friends. The information was pertinent and timely due to the Affordable Care Act. Now seems to be the optimal time to present to students due to the recent media about health insurance. The curriculum will be consolidated and packaged so that it can be regularly updated and used in future years and in additional classes. Because having health insurance is the law for most US citizens, all students should have a basic understanding before high school graduation. I hope that health insurance is a topic that is included as standard curriculum in the future.

REFERENCES


Additional Resources:


PARTNERSHIPS

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