Smart Choice Health Insurance

The Situation
The Affordable Care Act is implementing sweeping changes in health insurance. Many who did not have health insurance will now be able to access health insurance. Choosing just the right health insurance policy can be overwhelming or intimidating. North Dakotans will need to evaluate their situation and choose the best insurance for themselves and their families.

Extension Response
Ward County Extension Agent Ellen Bjelland and Specialist Lori Scharmer taught the University of Maryland’s Smart Choice workshop in December in Minot. At the end of the workshop, participants received a workbook to input their personal information.

The Smart Choice workbook was also available online and by request from the Ward County Extension office. Three individuals who were unable to make it to the workshop chose to download the materials for use on their own.

Impacts
Interestingly, 100% of the 12 participants already had insurance at the time of the workshop; with the inauguration of the Affordable Care Act, it was expected that many would be shopping for health insurance for the first time.

Pre- and post-surveys were conducted using the audience response system. Eleven of the twelve participants completed the evaluation. Mean results are as follows:

- Confidence in applying knowledge and information when selecting insurance: Pre=1.82; Post=2.71
- Likelihood of seeing which doctors/hospitals are covered in an insurance plan: Pre=3.09; Post=3.25
- Likelihood of understanding what you would pay for prescription drugs in a plan: Pre=2.27; Post=3.38
- Likelihood of understanding what you would pay for ER visits in a plan: Pre=2.00; Post=3.29
- Likelihood of understanding what you would pay for specialist visits in a plan: Pre=1.90; Post=3.13
- Likelihood of finding out if you have to meet a deductible for health care services in a plan: Pre=2.91; Post=3.57
- Likelihood of finding out if unexpected costs such as hospital stays are covered: Pre=2.27; Post=3.14
- Likelihood of understanding what you would pay for specialist visits in a plan: Pre=2.6; Post=3.57
- Likelihood of finding out how health insurance plans differ: Pre=2.6; Post=3.57

In summary, results indicate that both confidence and knowledge increased for the workshop participants. As a group, they left the workshop better equipped to make a more informed decision regarding their health insurance choices.

Feedback
We were unable to get written responses from workshop participants due to a lack of time and the University of Maryland’s data protocol. However, several stated as they left that the workshop was “very helpful” in sorting through this complex topic.

Contact
Ellen M. Bjelland
NDSU Extension Service | Ward County
Extension Agent | Family & Consumer Science
315 3rd Street SE, Suite 101
Minot, ND 58702-5005
P: 701.857.6450
E: ellen.bjelland@ndsu.edu

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