A DESCRIPTIVE STUDY TO ANALYZE HEALTH INSURANCE LITERACY AMONGST ADULTS IN DELHI-NCR REGION.

Dissertation Submitted to

The IIHMR University, Jaipur

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Master of Business Administration (MBA)

in

Hospital and Health Management

by

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Under the Supervision and Guidance of

Dr. Prashant Sharma

DECLARATION BY STUDENT

I hereby declare that this dissertation titled, "Descriptive study to analyze health insurance literacy amongst adults in Delhi-NCR region" is the bonafide record of my original research work. I declare that it has not been submitted to any other university or institution for the award of any degree or diploma. Information derived from the published or unpublished work of others has been duly acknowledged in the text.

(Signature)

Name of Student: Dr. Asiya Murtaza

Date: June 29, 2021

CERTIFICATE

This is to certify that dissertation titled, "Descriptive study to analyze health insurance literacy amongst adults in Delhi-NCR region" is a record of the research work undertaken by Dr. Asiya Murtaza in partial fulfillment of the requirements for the award of the degree of MBA (Hospital and Health Management) from the IIHMR University, Jaipur under my guidance and supervision and her approach to the research study has been sincere, scientific, and analytical.

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ABSTRACT

BACKGROUND- Health Insurance is a well-established industry in many developed countries but health insurance penetration still lacks in the low-middle income countries. There exists a requirement for tapping the Indian market through proper training and understanding. An increase in uptake of health insurance by the Indian population will help reduce the out-of-pocket expenditure on health. The main challenge is to see that health insurance offers better coverage and health services at lower costs without negative aspects of cost increase and overuse of procedures and technology in the provision of health care. In this study, we analyze the health insurance literacy of the population of Delhi-NCR.

METHODOLOGY- The research was conducted through an electronically generated and distributed questionnaire consisting of 29 questions. The tool is developed using various questionnaires for demographic information along with the 21 core questions from the Health Insurance Literacy Measurement (HILM) tool and the sample size for the study was 384.

RESULTS- The questionnaire was filled and submitted by 181 males and 203 females. A large number of the study population belonged to the age group of 25-34 years with a frequency of 151. The results were analyzed using Microsoft Excel and conclusions were drawn using the same by assessing the knowledge of health insurance, ability to seek information, document literacy, and cognitive skills of the study population.

CONCLUSION- The study found reasons as to why people refrain from purchasing health insurance and areas where the population can be counseled to increase health insurance penetration in the Indian population.

KEYWORDS- Health Insurance, Insurance Literacy

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A DESCRIPTIVE STUDY TO ANALYZE HEALTH INSURANCE LITERACY AMONGST ADULTS IN DELHI-NCR REGION.

INTRODUCTION

Health insurance is among the most complicated and costly products that consumers buy. Lacking health insurance-related knowledge and skills—or health insurance literacy—puts people at risk of choosing an insurance product that could fail to provide needed benefits or protects them financially. Health insurance literacy has been defined as "the degree to which individuals have the knowledge, ability, and confidence to find and evaluate information about health plans, select the best plan for their own—or their families'—financial and health circumstances, and use the plan once enrolled." [1]

The ease of selecting a suitable health insurance plan and making optimal use of health insurance benefits is influenced by a variety of factors: (a) state regulations that limit health insurance products and marketing practices; (b) the complexity of plan benefits; (c) the quality of support received when selecting or using health insurance, and d) one's health insurance-related knowledge and skills. Although health insurance literacy overlaps with health literacy, it is distinguished by the need to understand how health insurance benefits are structured, and to understand and estimate cost-sharing responsibilities. Both health insurance literacy and health literacy require knowledge about health services and one's health status, and the ability to use this information to make decisions. Just as health literacy is important to achieving better health outcomes, health insurance literacy is a factor in whether consumers delay or avoid seeking care due to cost or perceive their overall health as poorer.[2]

For some newly insured, using health insurance coverage will be a new experience that requires an understanding of such insurance terms as coinsurance, premiums, and deductibles. As few as 24% of individuals understand health insurance terms and the uninsured face particular challenges with health insurance concepts. Once insured, using health insurance often requires adequate numeracy to understand risk and assess the value of different treatment options. These skills may be particularly difficult for adults who have historically had less contact with the health care system. Further, health care decisions are often made during physical and emotional

distress, limiting an individual's ability to comprehend information and make an optimal decision.[3] Substantial gaps in knowledge about health insurance remain, which may result in buyer's remorse, improper utilization of health care services, and/or loss of coverage completely.[4]

THEORETICAL/ CONCEPTUAL FRAMEWORK

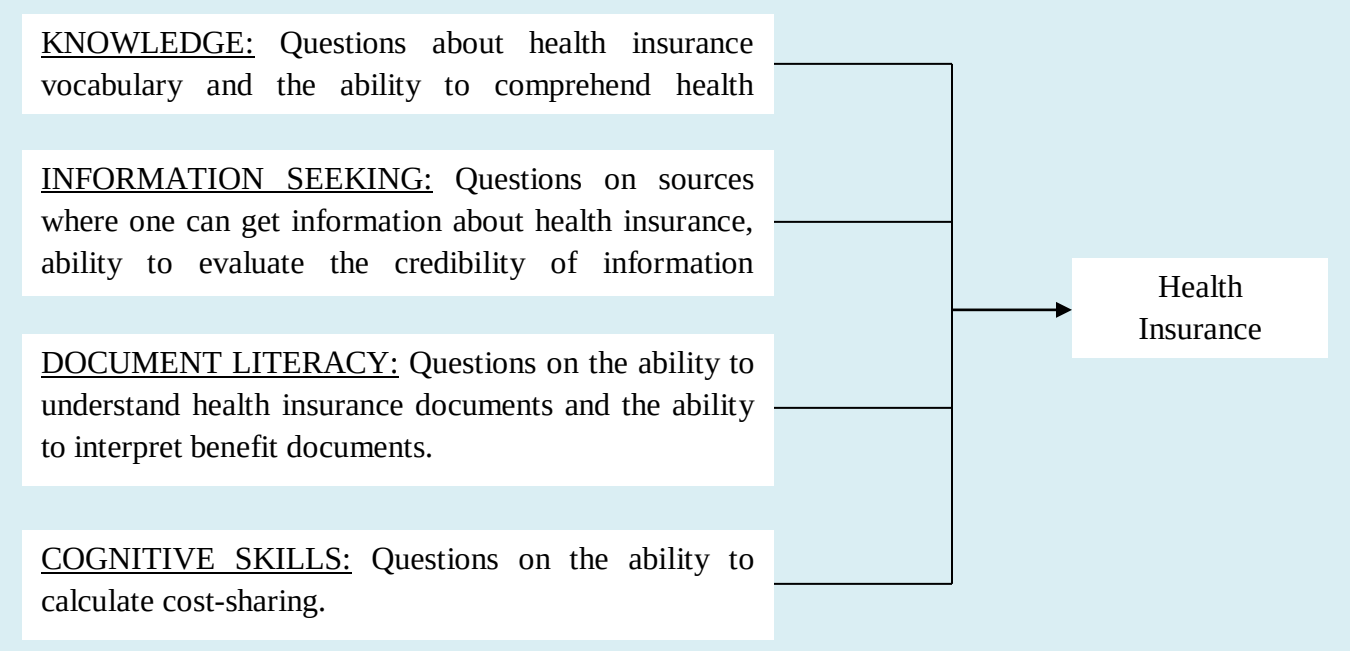

Figure 1: Theoretical and Conceptual Framework of the research.

RESEARCH GAP

Health Insurance penetration in India is relatively less as compared to other countries and more awareness and research is required on this front to increase health insurance demand amongst the Indian population.

RESEARCH QUESTION

1. Do people understand health insurance concepts?
2. Can individuals make their own health insurance decisions?

AIMS AND OBJECTIVES

1. To assess health insurance literacy amongst people in the Delhi-NCR region.
2. To analyze areas on which health insurance experts must increase counseling of the consumers to increase health insurance demand.

LITERATURE REVIEW

Nobles AL, Curtis BA, Ngo DA, Vardell E, Holstege CP (2019)[5] conducted a study which helps examine health insurance literacy, or the ability to use health insurance effectively amongst college students. A total of 455 students from a large, public university completed an online questionnaire in November 2016. The results showed that the majority of the students were able to correctly identify the most commonly encountered terms, but were unable to identify terms related to plan types and options. 88% of the students could not determine their cost-sharing for the two presented scenarios. Approximately half of the students indicated they had been confused about their health insurance plan, and one-quarter of the students had either stopped or delayed their medical care due to the confusion. This study was conducted in the United States which had much more penetration and awareness of health insurance amongst the population. Another research that was done in the US was by Tipirneni R, Politi MC, Kullgren JT, Kieffer EC, Goold SD, Scherer AM (2018)[6] and the objective of this research was to assess the association between health insurance literacy and self-reported avoidance of health care services owing to cost. Non-probability sampling was done and the residents of the US, 506 in number and 18-years or older were recruited to participate in the online survey. A total of 506 of 511 participants who began the survey completed it (participation rate, 99.0%). Of the 506 participants, 339 (67.0%) were younger than 35years (mean [SD] age, 34 [10.4] years), 228 (45.1%) were women, 406 of 504 who reported race (80.6%) were white, and 245 (48.4%) attended college for 4 or more years. The study had a total of 228 participants (45.1%) who had 1 or more chronic health condition, there were 361 of 500 (72.2%) who in the past 12 months had seen a physician in the out-patient setting, and 446 of the 501 (89.0%) who responded to the survey item had their health insurance plan for 12 or more months. One hundred fifty respondents (29.6%) reported having delayed the medical care they required or had foregone care because of the cost. The mean (SD) HILM score was 63.5 (12.3). In multivariable logistic regression, each 12-point increase in HILM score was associated with a lower likelihood of

both, delaying or foregoing preventive care (adjusted odds ratio [a OR], 0.61; 95%CI, 0.48-0.78) and delaying or foregoing non-preventive care (OR, 0.71; 95%CI, 0.55-0.91). There exist very few research studies on the literacy of health insurance amongst the Indian population although there are studies that have been conducted pertaining to the rural areas specifically. Mathur T, Das G, Gupta H. (2018)[7] is a study that attempts to shift the focus towards non-economic factors and understand the role of perception and health insurance literacy in transforming people's preferences to invest in private voluntary health insurance plans. The study findings conspicuously support decision-makers in developing a strategy to increase the private voluntary health insurance take-up. A cross-sectional survey was conducted in the region of Lucknow. This study had a sample size of 300 households. The majority of the respondents under both insured and uninsured are found to be male (78% and 88%), graduate (57% and 42%), married (94% and 95%), having a mean household size of 5.67 and 5.83, of reasonably good health (67% and 73%) and having at least one earning member (55% and 58%). The first extracted factor accounted for 22% of the variance in the data and loaded five statements capturing the "quality of services" dimensions, the second extracted factor accounted for 15% of the variance and was indicative of "benefits of PVHI plans", the third-factor "self-beliefs" explained about 8% of variance by exploring opinion on superstitious beliefs that relate with ownership of PVHI plans, The fourth factor "trust" account for 7% of the variance and captured the extent of respondents' faith in plans and insurance providers, fifth factor "convenience" accounted for about 5% of variance, the sixth-factor "cost of plan" approximately accounted for over a 4% variance in data, The seventh-factor "attitude towards healthcare providers" accounted to 4% of the variance. The result of this study established the fact that the people's preferences to invest in PVHI plans depend upon their level of health insurance literacy and perception and beliefs. This finding is important because it suggests that for improving the PVHI take-up, policymakers have to strongly focus on these factors. Therefore, it is essential to interpret the findings in detail for each perception and health insurance literacy aspect to provide useful suggestions to the insurers for developing an effective marketing communication strategy. Another research by Yang L. (2016)[8] was done to determine health insurance literacy levels and assess attitudes and perceptions about health insurance among young adults. The data collection process of the study involved the distribution of a 36 question survey and the sample size was 223. The results from the collected data on perception toward health insurance showed that 86.6 percent of participants agreed or strongly agreed that health insurance is important to their health. Additionally, about 47.5 percent of participants responded that they were neutral that health insurance is difficult to obtain. Similarly, 44.8

percent agreed or strongly agreed that health insurance plans are hard to understand. The results of the study on the attitude of people towards health insurance showed that 92 percent of participants agreed or strongly agreed that health insurance was something they needed and 87 percent agreed or strongly agreed that health insurance is important to them. Additionally, 79.8 percent of participants disagreed or strongly disagreed that they were healthy enough to not need health insurance. Of the sampled participants 68.2 percent disagreed or strongly disagreed that health insurance was not worth the money it costs. However, 57.9 percent of participants disagreed or strongly disagreed that they know how to purchase health insurance. Collected data on Health Insurance Literacy showed that on all six survey questions used to measure participants' confidence in choosing a health insurance plan most were not at all confident or slightly confident when choosing a health insurance plan. Similarly, on the seven questions used to measure participants' behaviors on choosing a health plan, collected data showed that most participants were not at all likely or somewhat likely to have the behaviors needed to choose the best health plan for themselves. On the four questions assessing participants' confidence in using a health insurance plan, collected data also showed that most participants were not at all confident or slightly confident in using a health insurance plan. Lastly, on the four questions assessing how likely participants' will use their health insurance services, most participants responded moderately likely to very likely.

Nobles AL, Curtis BA et al found through their study that approximately half of the students indicated they had been confused about their health insurance plan, and one-quarter of the students had either stopped or delayed their medical care due to the confusion. Tipirneni R, Politi MC et al in their Us-based research found that One hundred fifty respondents (29.6%) out of 506 reported having delayed the medical care they required or had foregone care because of the cost. Mathur T, Das G et al conducted a cross-sectional survey in Lucknow and this study established the fact that the people's preferences to invest in PVHI plans depending upon their level of health insurance literacy and perception and beliefs. Yang L conducted a research in Minessota and found that 86.6 percent of participants agreed or strongly agreed that health insurance is important to their health. Additionally, about 47.5 percent of participants responded that they were neutral that health insurance is difficult to obtain. Similarly, 44.8 percent agreed or strongly agreed that health insurance plans are hard to understand.

The above studies show that concepts of health insurance might come across as quite complicated for people to understand and eventually choose the right health insurance product for themselves. Many of

those who do not have knowledge about the basics of health insurance might be more reliant on insurance agents who approach them initially. The penetration of health insurance in the Indian market is very less which causes high out-of-pocket expenditure. More research in this area of healthcare would increase the knowledge of the people as well as help organizations to understand the perception that the population holds towards the same. There exist very few researches that where conducted in India to analyze the health insurance literacy that could help them develop information, education and communication (IEC) strategies.

RESEARCH METHODOLOGY

A community-based, cross-sectional study was carried out in Delhi and National Capital Region (NCR). The study was conducted through a questionnaire survey in which the residents of Delhi and the National Capital Region (NCR) were forwarded an electronically generated questionnaire.

The questionnaire consisted of 29 questions. The tool was developed using various questionnaires for demographic information along with the 21 core questions from the Health Insurance Literacy Measurement (HILM) tool.[9]

Sample Design:

A non-probability convenience sampling was done. Easy accessibility and affordability are the reasons for selecting this sample design. The data collection for the study was carried out during a state wide lockdown due to the pandemic thus it was essential to select a sampling method that would make study participants easily accessible.

Inclusion Criteria:

1. Questionnaire from those residing in Delhi and NCR region only were included in the study,
2. The age group of 18 years and above were included in the study,
3. Completed questionnaires were only included in the study.

Exclusion Criteria:

1. Incomplete questionnaires were excluded from the study.

2. Those below 18 years of age were excluded from the study.
3. Participants who do not give their consent were excluded from the study.

Sample Size:

According to Census 2011, population of Delhi-NCR was 46.1 million. Taking 95% Confidence interval, 5% margin of error, or confidence level and assuming 50% of the population has above-average health insurance literacy; the sample size comes out to be 384.

$$n = N \times \frac{\frac{Z^2 \times p \times (1-p)}{e^2}}{\left[N - 1 + \frac{Z^2 \times p \times (1-p)}{e^2}\right]}$$

Where,
n= Sample Size
N= Population Size
Z= Confidence Interval
p= Expected Frequency
e= Margin of error

$$n = 4.61 \times 10^7 \times \frac{\frac{1.96^2 \times 0.5 \times (1-0.5)}{0.05^2}}{\left[4.61 \times 10^7 - 1 + \frac{1.96^2 \times 0.5 \times (1-0.5)}{0.05^2}\right]} = 384.15$$

Data Management and Statistical Analysis:

Data recording and statistical analysis was carried out using Microsoft Excel. Descriptive statistics was done.

RESULTS

A total of 390 questionnaires were filled out of which 6 questionnaires were excluded since they did not fulfill the study criteria. The remaining 384 questionnaires were included in the study which is the same as the sample size. The questionnaire was submitted by 181 males and 203 females.

Table 1: Study population based on whether they have or do not have insurance.

	Gender	
	Male	**Female**
Have Insurance	122	126
Do not Have Insurance	59	77

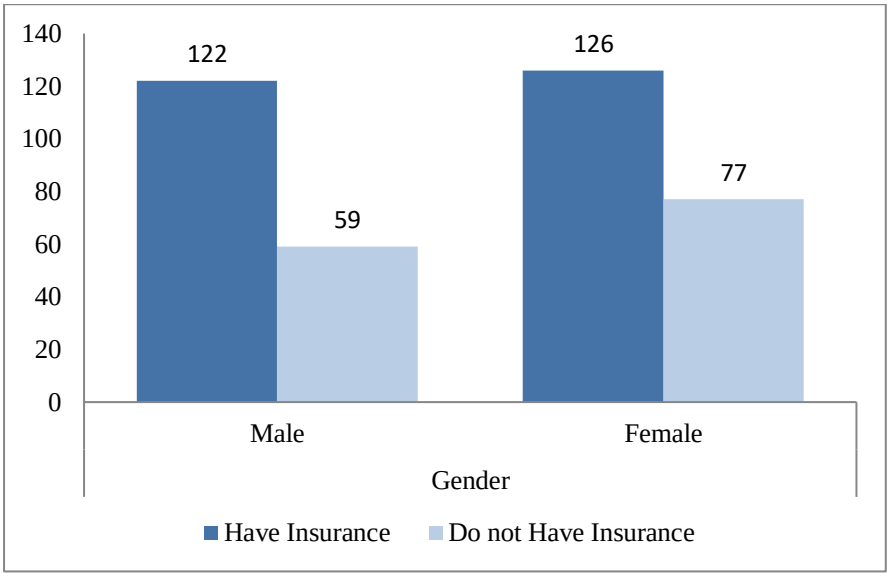

Figure 2: Distribution of study population based on whether they have or do not have insurance.

The above table shows that there were a higher number of females who did not have insurance as compared to the number of males according to which there were a higher number of females who did not have health insurance as compared to the number of males who did not have health insurance.

Table 2: Study population based on frequency of age groups.

Age Groups	Frequency of Age Groups
18-24 years	89
25-34 years	151
35-44 years	64
45-54 years	34
Above 54 years	46

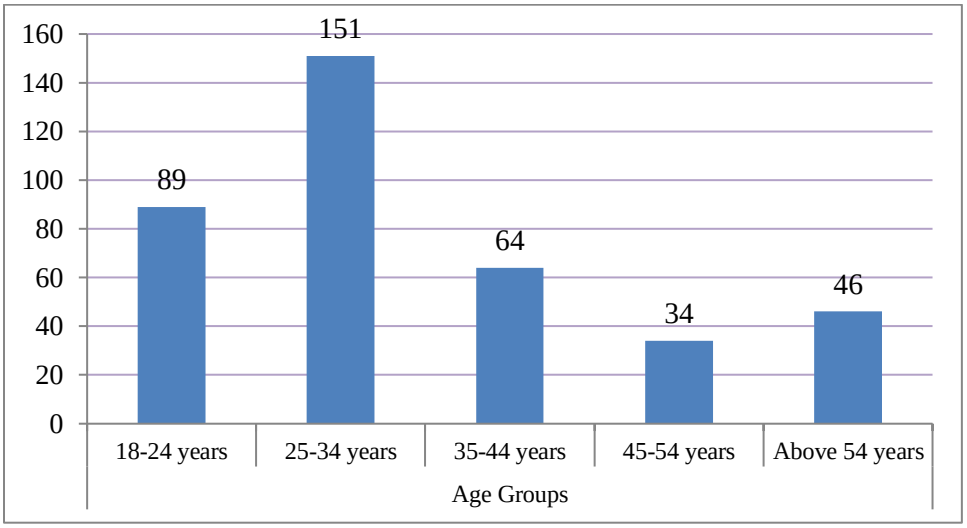

Figure 3: Distribution of study population based on age groups.

A large number of the study population belonged to the age group of 25-34 years with a frequency of 151. 89 study participants were of the age group 18-24 years, 64 belonged to the age group of 35-44 years, 46 belonged to the age group of above 54 years and 34 participants were of the age group of 45-54 years.

Coming to the reason for not purchasing health insurance that was given by those who did not have health insurance mainly belonged to four categories.

Table 3: Frequency of reasons for not having health insurance.

Reasons for not having health insurance	Male	Female
Believed it was not Affordable	30	33
Did not think it was an important expense	14	23
Believed it is required only by people who are not healthy	15	21
Did not trust insurance companies	11	9

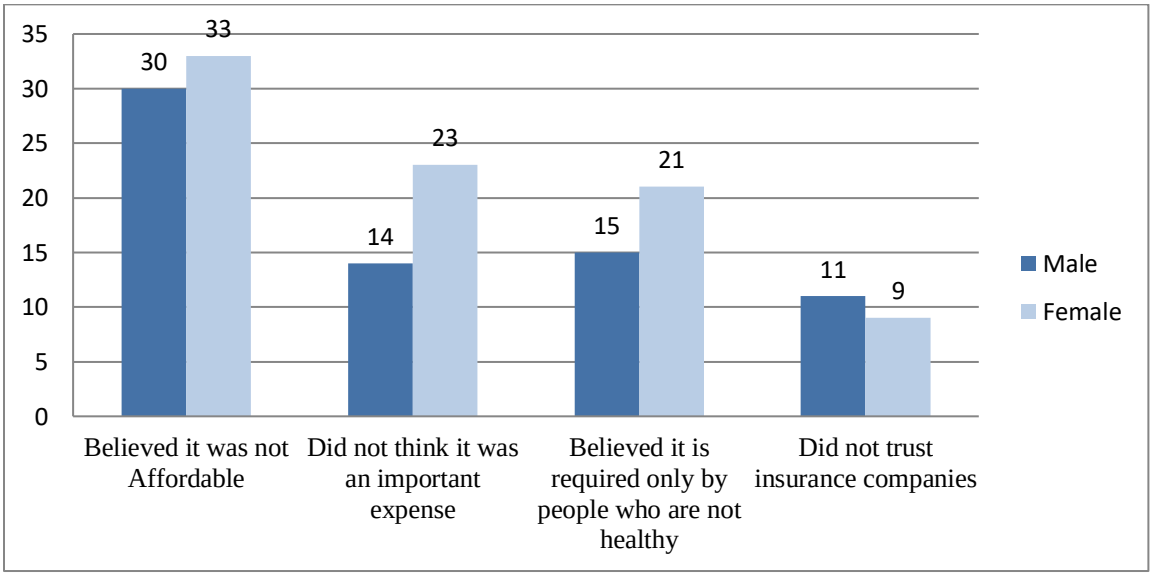

Figure 4: Distribution of study population based on reasons for not purchasing health insurance.

This question was added to the questionnaire to help understand the reasons for the lack of health insurance purchase by the households in Delhi-NCR. The analysis shows that there are four main reasons for the same i.e. according to the data collected, 63 people believed that health insurance was not affordable. 37 people in the survey did not consider it an important expense, 36 people thought that health insurance was required only by those who are not healthy and 20 study participants said that they did not trust health insurance companies.

Table 4: Frequency of study population based on their confidence in choosing health insurance.

How confident are you that you can:	Not at all Confident		Slightly Confident		Moderately Confident		Very Confident	
	Have Insurance	No Insurance	Have Insurance	No Insurance	Have Insurance	No Insurance	Have Insurance	No Insurance
Get help regarding health insurance outside of an employer	14	58	66	70	141	7	27	1
Estimate the amount they would have to pay in the next year for health care	16	88	94	45	116	2	22	1
Do the selection of best health insurance plan	17	92	92	42	119	1	20	1
Required information to choose health insurance plan	15	93	94	41	116	1	23	1
Insurance related terms	12	61	117	67	85	7	34	1
The best health plan for themselves	36	89	85	39	98	6	29	2

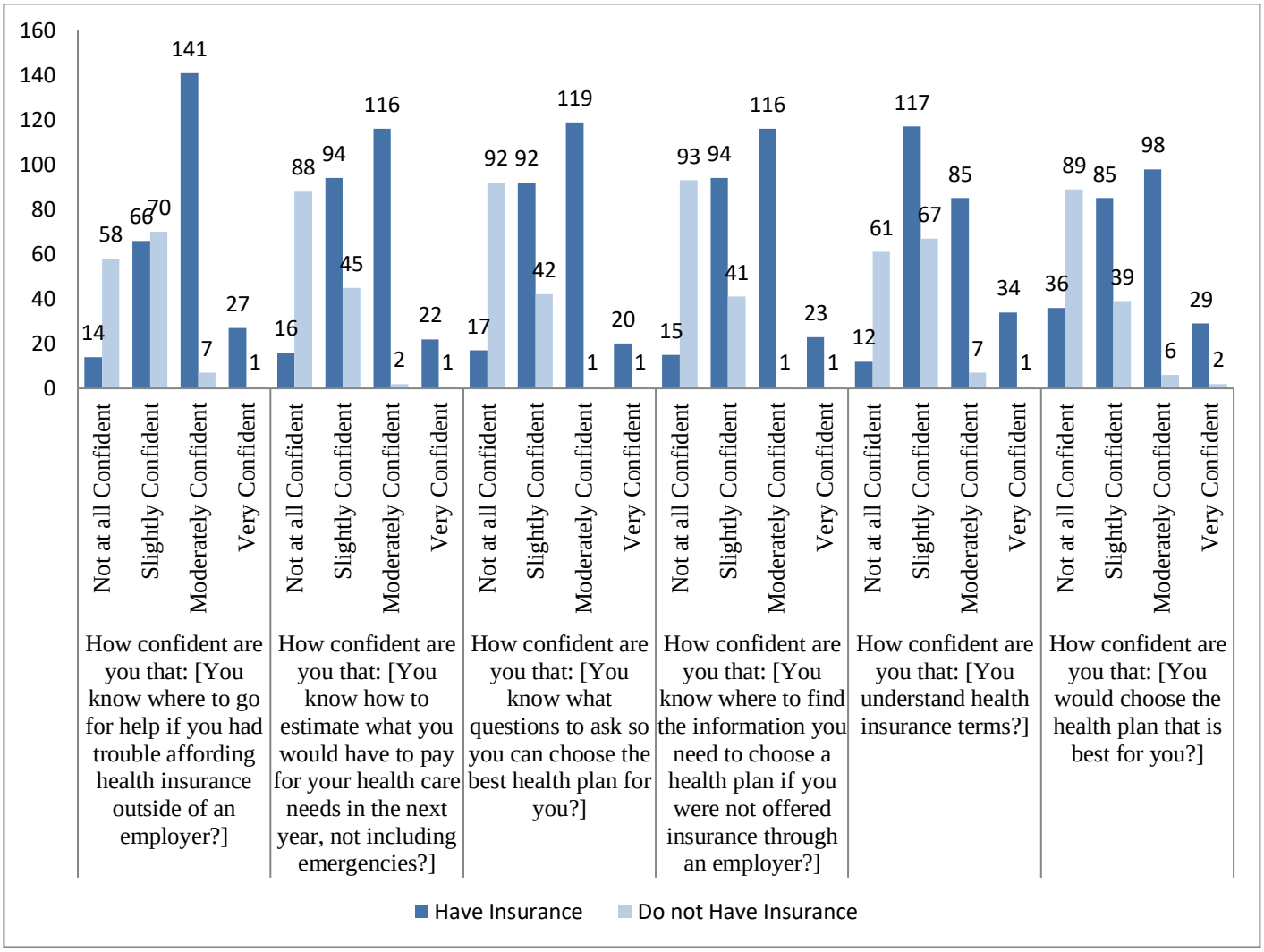

Figure 5: Distribution of study population based on their confidence in choosing health insurance.

The first section of the questionnaire was to assess confidence in choosing the health insurance where in the study participants who had health insurance were more confident in choosing health insurance for themselves as compared to those who did not have health insurance. 148 people (38.54%) were moderately confident about where they could get help regarding health insurance outside of an employer; 118 study participants (30.72%) were moderately confident of the health care needs estimate that they would have to pay in the next year; 134 study participants (34.89%) only had a sliver of confidence that they could select the right health insurance for themselves; 120 study participants (31.25%) were moderately confident of the questions to ask in order to

select the greatest health plan for themselves; 118 study participants (30.72%) were moderately confident of where they could get the information they needed to choose a health insurance plan incase their employer did not provide one.; 184 study participants (47.91%) were only slightly confident that they understand health insurance terms; 125 study participants (32.55%) were not at all confident that they would select the greatest health insurance plan for themselves.

Table 5: Frequency of study population based on their confidence in comparing health insurance.

Confidence in:	Not at all Confident		Slightly Confident		Moderately Confident		Very Confident	
	Have Insurance	No Insurance	Have Insurance	No Insurance	Have Insurance	No Insurance	Have Insurance	No Insurance
Determining whether health insurance policies cover unexpected expenses	12	77	73	50	133	6	30	3
Awareness of the costs associated with visits to the emergency room	16	90	95	43	111	2	26	1
Estimating cost for specialist appointments	20	90	94	40	105	2	29	1
Awareness of the costs of prescription medications	20	95	94	37	107	3	27	1

Finding out if a deductible has to be paid	12	61	50	57	128	16	58	2
Checking the doctors/hospitals that are covered in different health insurance plans.	7	45	50	60	119	23	72	8

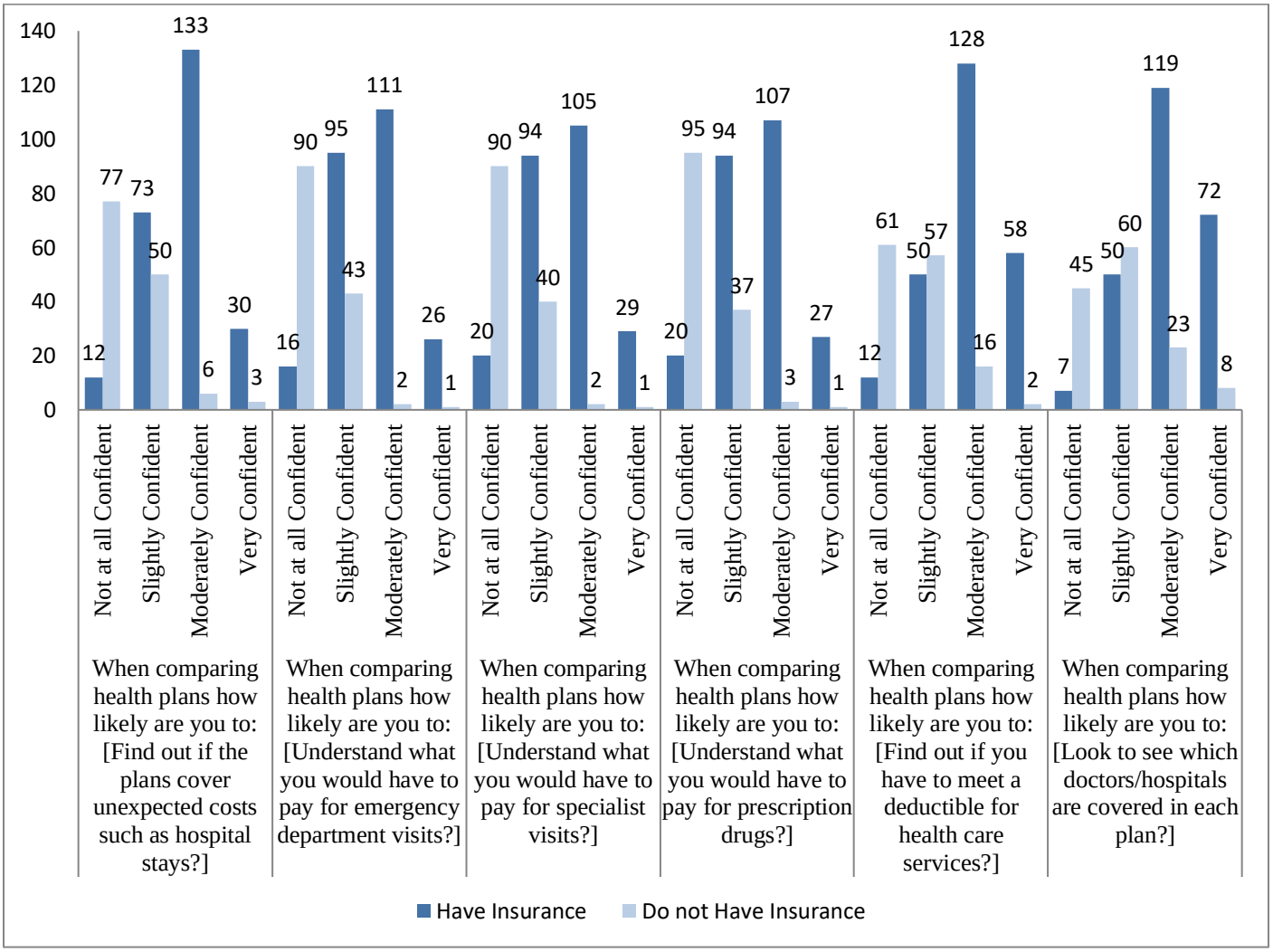

Figure 6: Distribution of study population based on their confidence in comparing health insurance

The second section of the questionnaire was to assess confidence in comparing health insurance plans wherein 139 study participants (36.19%) were moderately confident in their ability to determine whether health insurance policies cover unexpected expenses such as hospital stays; 138 study participants (35.93%) were only slightly confident that they were aware of the costs associated with visits to the emergency room; 134 study participants (34.89%) were slightly confident that they understood how much they would have to pay for specialist appointments; 131 study participants (34.11%) were slightly confident that they were aware of the costs of prescription medications.; 144 study participants (37.5%) were moderately confident that they would find out if they have to pay a deductible for their medical treatment; 142 study participants (36.97%) were moderately confident that when evaluating health insurance policies, they would look to see which doctors and hospitals are covered by each one.

Table 6: Frequency of study population based on their confidence in using health insurance.

Confidence in:	Not at all Confident		Slightly Confident		Moderately Confident		Very Confident	
	Have Insurance	No Insurance	Have Insurance	No Insurance	Have Insurance	No Insurance	Have Insurance	No Insurance
Understanding what can be done if health insurance company refused to pay for a service.	17	91	77	42	129	2	25	1
Calculating their share of the cost for care	18	90	74	41	130	4	26	1
Knowing what questions to ask if they have a coverage problem	14	93	78	40	131	2	25	1

Knowing most of the things about using health insurance	20	100	73	33	126	2	29	1
Finding out the extent of coverage before they receive a health care service	18	83	60	45	133	6	37	2

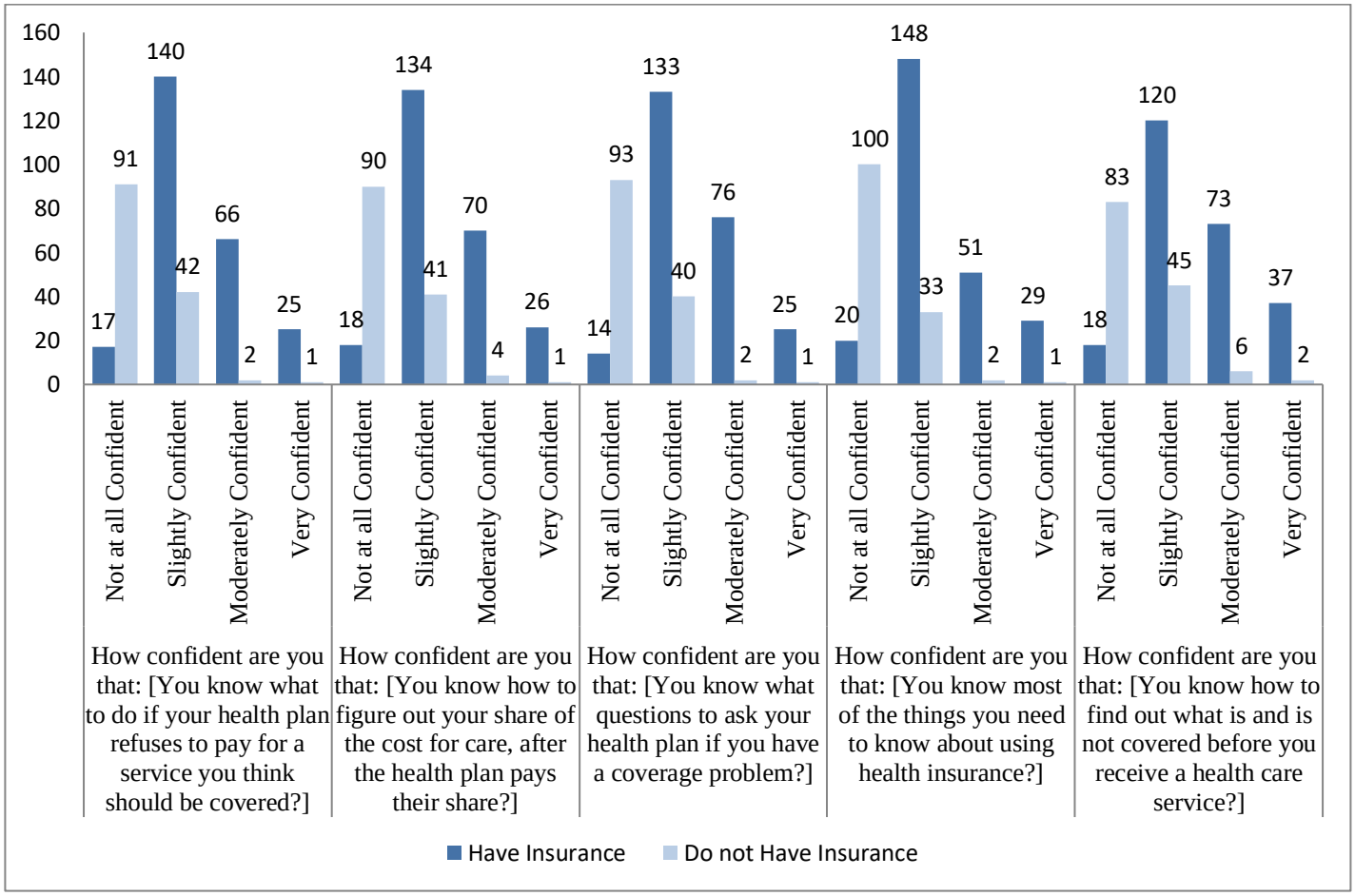

Figure 7: Distribution of study population based on their confidence in using health insurance.

The third section of the questionnaire was to assess confidence in using health insurance plans wherein 182 study participants (47.39%) were only slightly confident that they understood what they could do incase their health insurance company did not pay for a service which they believe should be included; 175 study participants (45.57%) were slightly confident that they knew how to find out the cost for care that they have to pay; 173 study participants (45.05%) were slightly confident that they knew what to ask if they have a coverage problem; 181 study participants (47.13%) were only slightly confident that they know most of the things about using health insurance; 165 study participants (42.96%) were only slightly confident that they knew how to find out the extent of coverage before they receive a health care service. Overall the analysis shows that the population lacks the ability to assess confidence in using health insurance irrespective of whether they have health insurance or not.

Table 7: Frequency of study population based on their proactiveness.

Confidence in:	Not at all Confident		Slightly Confident		Moderately Confident		Very Confident	
	Have Insurance	No Insurance	Have Insurance	No Insurance	Have Insurance	No Insurance	Have Insurance	No Insurance
Ability to tell the services that their health plan covers	12	59	52	42	111	30	72	5
Looking into what the health plan covers	12	53	53	50	112	28	71	5
Reviewing statements	9	45	51	55	111	31	77	5

Finding network doctor/hospital	9	43	49	57	113	31	77	5

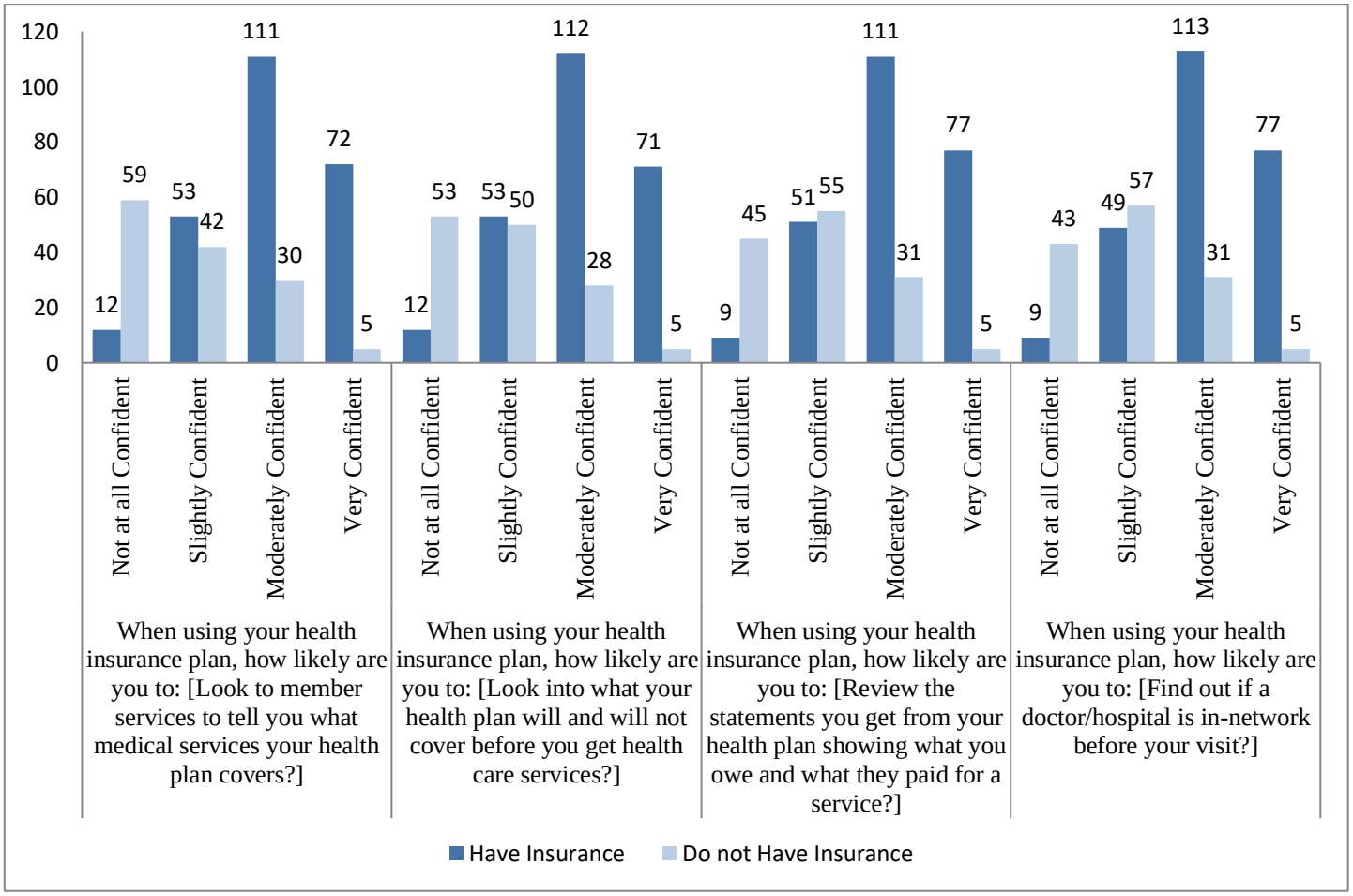

Figure 8: Distribution of study population based on the degree of their proactiveness.

The last part of the questionnaire was to assess how proactive the population of Delhi-NCR is w.r.t health insurance. 141 study participants (36.71%) were moderately confident of their ability to understand the services that is covered; 140 study participants (36.45%) were moderately confident to look into what their health plan will and will not cover before they obtain the health services; 142 study participants (36.97%) were moderately confident that they would review the

statements they get from their health plan showing what they owe and what they paid for service; 144 study participants (37.5%) were moderately confident that they would find out if a doctor/hospital is in-network before their visit.

DISCUSSION

Insurance agents must counsel the consumers on health insurance vocabulary, information seeking ability, document literacy and cognitive skills when they approach them to increase the purchase of health insurance which would eventually decrease the out-of-pocket expenditure. The findings of this research are that the population who had health insurance was moderately confident when it came to knowledge about health insurance terms and their ability to understand the concepts of health insurance but are only slightly confident in their information seeking ability and their ability to compare resources. They are also slightly confident about their ability to understand health insurance documents which affect their ability and confidence to use health insurance. When it came to assessing confidence in how proactive the population was, the overall assessment was that they were moderately confident which shows that their ability to calculate cost-sharing is moderate. Those who did not have health insurance, were mostly not at all confident of any of the parameters to assess health insurance literacy, showing that they were lacking in their knowledge, health insurance seeking ability, document literacy, and cognitive skills.

The limitation of this research study is that the sampling method used was convenience sampling which is a type of non-probability sampling and due to this, the questionnaire reached only people of a similar background. Thus this study cannot be used to represent the entire population of Delhi-NCR.

CONCLUSION

The healthcare expenditure in low-middle income countries like that of our own have high out-of-pocket expenditure when it comes to getting the required healthcare services which cause families to be pushed further into financial crisis. The health insurance coverage of the Indian

population remains very low. Health insurance helps people in getting quality healthcare. The sustainable development goal aims to promote the health and well-being of the people by promoting equitable and accessible healthcare and health insurance in one way in which this could be achievable. Health insurance products offer many benefits like pre and post-hospitalization expense coverage and cashless hospitalization wherein the hospital expenses are directly paid to the hospital. According to this study, four main reasons stand out when it comes to the reason behind not purchasing health insurance. Firstly, people believed that health insurance is not affordable which is a myth because a small premium can help people get health insurance and the IRDAI (Insurance Regulatory and Development Authority of India) has arranged for yearly, quarterly, or monthly premiums which help make it further affordable for the population. The second reason is that people believe it is not an important expense. The COVID-19 pandemic has helped the Indian population to recognize the importance of health and insurance coverage but the penetration of health insurance remains bare minimum. The third reason is that people have the misconception that health insurance is needed only by the people who are not healthy or are suffering from some kind of chronic illness. The first three reasons are why there is an increased requirement of health insurance counseling when insurance brokers approach potential health insurance buyers to give them complete knowledge on all the elements. The fourth reason is the lack of trust of the people in the insurance companies. Most consumers do not read what the insurance product has to offer them w.r.t the terms and conditions of the policy which is where the benefits of the policy are described i.e. what are the diseases that would be covered and what would be excluded. It is recommended that Claims Settlement Ratio is something that people should look for when choosing their health insurance company. Since stand-alone health insurers are specialized in this industry, they can innovate on both the product and service sides and with a greater focus on health products, these stand-alone insurers are able to supply solutions for hitherto difficult-to-satisfy consumer needs. Thus by focusing on the reasons specified in the study as to why the people do not have insurance and counseling them on the areas where they are not at all to slightly confident, the uptake for health insurance can be increased.

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QUESTIONNAIRE

DEMOGRAPHY

1. Are you a resident of Delhi-NCR region?
   - Yes
   - No
2. Age Group:
   - Under 18 years
   - 18-24 years
   - 25-34 years
   - 35-44 years
   - 45-54 years
   - Above 54 years
3. Gender:
   - Male
   - Female
   - Other
4. Marital Status:
   - Single/ Never married
   - Married/ Domestic Partnership
   - Divorced
   - Widowed
   - Separated
5. Educational Qualification
   - Upto Class 10^{th}
   - Upto Class 12^{th}
   - Completed Graduation
   - Completed Post-graduation
6. Employment Status:
   - Student
   - Service
   - Business
   - Homemaker
   - Unemployed
   - Retired
7. Annual Household Income:

- Below 2,00,000
- 2,00,000-4,00,000
- 4,00,000-6,00,000
- Above 6,00,000

8. Do you have Health Insurance Coverage?
   - Yes
   - No

If not please specify the reason: _____

CHOOSING INSURANCE: CONFIDENCE CHOOSING

How confident are you that:	Not at all confident	Slightly Confident	Moderately confident	Very confident
1. You know where to go for help if you had trouble affording health insurance outside of an employer?				
2. You know how to estimate what you would have to pay for your health care needs in the next year, not including emergencies?				
3. You know what questions to ask so you can choose the best health plan for you?				
4. You know where to find the information you need to choose a health plan if you were not offered insurance through an employer?				
5. You understand health insurance terms?				
6. You would choose the health plan that is best for you?				

COMPARING HEALTH PLANS:

When comparing health plans how likely are you to:	Not at all confident	Slightly Confident	Moderately confident	Very confident
1. Find out if the plans cover unexpected costs such as hospital stays?				
2. Understand what you would have to pay for emergency department visits?				
3. Understand what you would have to pay for specialist visits?				
4. Understand what you would have to pay				

for prescription drugs?				
5. Find out if you have to meet a deductible for health care services?				
6. Look to see which doctors and hospitals are covered in each plan?				

CONFIDENCE USING:

How confident are you that:	Not at all confident	Slightly Confident	Moderately confident	Very confident
1. You know what to do if your health plan refuses to pay for a service you think should be covered?				
2. You know how to figure out your share of the cost for care, after the health plan pays their share?				
3. You know what questions to ask your health plan if you have a coverage problem?				
4. You know most of the things you need to know about using health insurance?				
5. You know how to find out what is and is not covered before you receive a health care service?				

BEING PROACTIVE:

When using your health insurance plan, how likely are you to:	Not at all confident	Slightly Confident	Moderately confident	Very confident
1. Look to member services to tell you what medical services your health plan covers?				
2. Look into what your health plan will and will not cover before you get health care services?				
3. Review the statements you get from your health plan showing what you owe and what they paid for a service?				
4. Find out if a doctor/hospital is in-network before your visit?				