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# Risk defined

- A situation involving **exposure to danger**. uncertainty that risk will occur- why insurance exists
- **Uncertainty** concerning the occurrence of a loss. you buy because you think it could, insurance sells it because they think it wont
- Possibility of loss on the person or entity that is insured.
- Probability or threat of damage, injury, liability, loss or other negative occurrence that is caused by external or internal vulnerabilities, and that may be avoided through preemptive action.
- In insurance, **risk** is also used to identify the property or life being considered for insurance. I am the risk if I am the one buying insurance

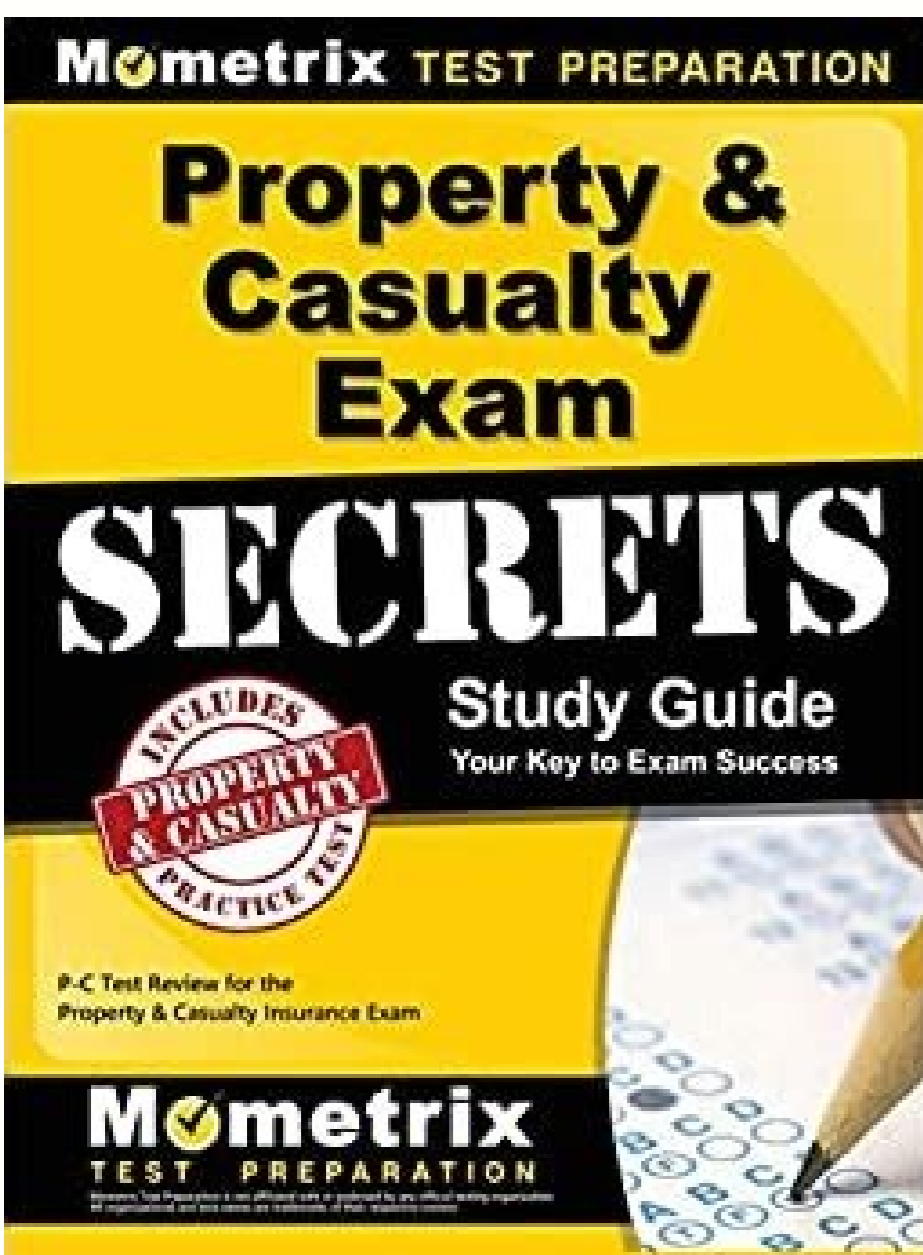
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Original Investigation | Health Policy

## Association Between Health Insurance Literacy and Avoidance of Health Care Services Owing to Cost

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### Abstract

**IMPORTANCE** Navigating health insurance and health care choices requires considerable health insurance literacy. Although recommended preventive services are exempt from out-of-pocket costs under the Affordable Care Act, many people may remain unaware of this provision and its effect on their required payment. Little is known about the association between individuals' health insurance literacy and their use of preventive or nonpreventive health care services.

**OBJECTIVE** To assess the association between health insurance literacy and self-reported avoidance of health care services owing to cost.

**DESIGN, SETTING, AND PARTICIPANTS** In this survey study, a US national, geographically diverse, nonprobability sample of 506 US residents aged 18 years or older with current health insurance coverage was recruited to participate in an online survey between February 22 and 23, 2016.

**MAIN OUTCOMES AND MEASURES** The validated 21-item Health Insurance Literacy Measure (HILM) assessed individuals' self-rated confidence in selecting and using health insurance (score range, 0-84, with higher scores indicating greater levels of health insurance literacy). Dependent variables included delayed or foregone preventive and nonpreventive services in the past 12 months owing to perceived costs, and preventive and nonpreventive use of services. Covariates included age, sex, race/ethnicity, income, educational level, high-deductible health insurance plan, health literacy, numeracy, and chronic health conditions. Analyses included descriptive statistics and bivariate and multivariable logistic regression.

**RESULTS** 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 35 years (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. A total of 228 participants (45.1%) had 1 or more chronic health condition, 361 of 500 (72.2%) who responded to the survey item had seen a physician in the outpatient setting in the past 12 months, 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 or foregone care because of 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 delayed or foregone preventive care (adjusted odds ratio [AOR], 0.61; 95% CI, 0.48-0.78) and delayed or foregone nonpreventive care (AOR, 0.71; 95% CI, 0.55-0.91).

**CONCLUSIONS AND RELEVANCE** This study's findings suggest that lower health insurance literacy may be associated with greater avoidance of both preventive and nonpreventive services. It appears that to improve appropriate use of recommended health care services, including preventive health services, clinicians, health plans, and policymakers may need to communicate health insurance

(continued)

### Key Points

**Question** What is the association between health insurance literacy and avoidance of health care services owing to cost?

**Findings** In this US national survey study of 506 insured adults, 29.6% reported having delayed or foregone care because of cost. Higher health insurance literacy was associated with a lower likelihood of delayed or foregone care owing to cost for both preventive and nonpreventive care.

**Meaning** These findings suggest that to improve appropriate use of recommended health care services, including preventive health services, clinicians and policymakers may need to adopt communication strategies that make health insurance concepts accessible to individuals regardless of health insurance literacy and improve consumers' understanding of services exempt from out-of-pocket costs.

### Supplemental content

Author affiliations and article information are listed at the end of this article.

