

Study Initiation Request Form

Study Title: Generic Information Collection (GenIC) #28: Marketplace and Medicare Health Insurance Literacy Survey	
Description: CMS will be conducting quantitative research with the administration of a national survey. The national survey will be conducted with consumers who currently have health insurance through the Health Insurance Marketplace or are uninsured, and people who currently have Medicare. The survey is designed to examine confidence in making healthcare decisions, confidence in ability to understand key health insurance concepts, health insurance knowledge, and health insurance decision making specific to the Health Insurance Marketplace and Medicare. Utilizing the answers from the confidence and health insurance knowledge sections, will give insight regarding how health insurance literacy impacts health insurance decisions. The segmented results will help inform both Marketplace and Medicare personas and identify areas for improvement in outreach and communication with these consumers. The survey results will be foundational in informing CMS where participants (both Medicare and Marketplace) outreach materials and communication to educate and support navigating the complexities of health insurance effectively.	
Lead Researcher: Matthew Yuen, PhD, MPH Centers for Medicare and Medicaid Services Office of Communications Strategic Marketing Group Division of Research 410-786-1520 Matthew.yuen@cms.hhs.gov	Audience Characteristics: Participants will be selected based on the following characteristics for Marketplace participants: <ul style="list-style-type: none">• Aged: 19-64• Uninsured• Currently enrolled in a health plan through the Health Insurance Marketplace Medicare participants: <ul style="list-style-type: none">• Aged: 65+• Enrolled in both Medicare Parts A and B

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<p>Purpose of the Study: This project is designed to examine health insurance literacy among Marketplace and Medicare target audiences and how this factor impacts decision-making.</p>	<p>Methods to be Used: We will conduct one online survey with Marketplace and Medicare participants. The survey will utilize a panel of respondents which will be sent a link to the survey to respond to. CMS will utilize a quota to ensure that the sample of responses will meet the targeted survey sample.</p>
<p>Sample Size: The total sample size for this research study will be 2,400 participants (1,000 Medicare and 700 Uninsured, and 700 Marketplace).</p>	<p>Items to be Included: DG2, DG12, ING1, ING2, ATG1, KG7, PE4, DG1, DG3, DG4, DG5, DG6, DG9, DG10</p>
<p>Timeline: Data collection will begin in April 2024 (or after OMB clearance) and continue until burden hours are reached</p>	<p>Estimated Burden Hours: 2,400 participants x 15 minutes = 600 hours</p> <p>Estimated Cost: 2400 respondents) x (0.25 hours/response) x (1 response/respondent) x (\$22.96/hour*) = \$13,766</p> <p>*Based on BLS occupation code for All Occupations (00-0000)</p>
<p>For Information on this project please contact: Matthew Yuen, PhD, MPH Division of Research Office of Communications 410-786-1520 Matthew.yuen@cms.hhs.gov</p>	