

Consumer Research on Personal Responsibility and Its Relationship to Choice of Coverage and Willingness to Navigate the Health Care System

Client: U.S. Department of Health and Human Services, Centers for Medicare & Medicaid Services

Overview

The study investigated personal responsibility and health insurance choice, coverage, and payment to develop strategies for encouraging increased personal responsibility among Medicare beneficiaries. The study explored the relationship between personal responsibility and beneficiary willingness to navigate the healthcare system as guided by two research questions: (1) Who do beneficiaries believe is responsible for the outcome of coverage and payment decisions: themselves, the government, or health plans/third-party payors? (2) How would this assigned responsibility affect the motivation to pursue a problem or issue as it relates to Medicare health plan coverage?

The study addressed—

- The social psychological factors underlying personal responsibility as related to decisions about Medicare coverage and willingness to participate actively in healthcare decisions

- The meaning of responsibility to Medicare beneficiaries with respect to their healthcare decisions
- The relationship between responsibility and choice of coverage, behavior, and decision efficacy
- The relationship between responsibility and willingness to participate in, or to express dissatisfaction about, coverage and payment decisions
- The belief system of the beneficiary as it relates to responsibilities for decisionmaking within the healthcare system

Seven focus groups were held in Oakland, California, and Grand Rapids, Michigan, in summer 2004; another set of seven focus groups was held in fall 2004. Participants for these groups were selected by their self-reported behaviors (“active” versus “reactive” consumers) and health conditions (diabetes or hypertension) or Medicare health plan types. A nationwide, cross-sectional computer-assisted telephone interview survey of beneficiaries was conducted. The results enabled the Centers for Medicare & Medicaid Services (CMS) to develop a comprehensive conceptual model of personal responsibility and determine the ways CMS might employ this model to encourage Medicare beneficiaries to become more engaged in their health care decisionmaking and consequently to make better informed decisions.



Products

Final report