

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

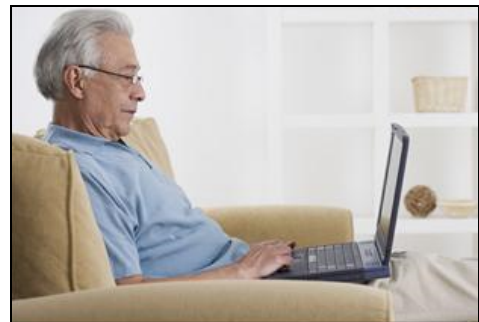
Client: U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services

Project Overview

Insight assisted Rolling Thunder Research to conduct this study to explore the relationship between personal responsibility and beneficiary willingness to navigate the health care system.

Of interest were 2 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?

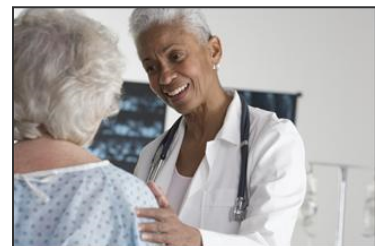
The study was designed to investigate personal responsibility and health insurance choice, coverage, and payment, and develop strategies for encouraging increased personal responsibility among Medicare beneficiaries.



This included:

- The social psychological factors underlying personal responsibility as it relates to decisions about Medicare coverage and willingness to participate actively in health care decisions
- The meaning of responsibility to Medicare beneficiaries with respect to their health care 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 health care system

Seven focus groups were held in Oakland, CA and Grand Rapids, MI in the summer of 2004; another set of 7 focus groups was held in the fall of 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. Additionally, a nationwide, cross-sectional CATI survey of beneficiaries were selected and interviewed. Results enabled the Centers for Medicare and Medicaid Services (CMS) to develop a comprehensive conceptual model of personal responsibility, as well as 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.



Core Activities

Qualitative Research; Survey Design and Implementation; Data Analysis; Policy Analysis and Assessment; Report Development and Presentation

Products

A topline report was submitted to CMS program leadership.