

Application to Use Burden/Hours from Generic PRA Clearance:  
Generic Social Marketing & Consumer Testing Research  
(CMS-10437, OMB 0938-1247)

**Generic Information Collection (GenIC) #28:** Marketplace and Medicare Health Insurance Literacy  
Survey

Office of Communications (OC)  
Centers for Medicare & Medicaid Services (CMS)

## **A. Background**

Health insurance literacy is a critical factor in ensuring that individuals can make informed decisions about their healthcare coverage and effectively utilize available services. Navigating the complexities of insurance plans and understanding healthcare options remains a challenge for both Marketplace consumers and Medicare beneficiaries.

Research has shown that limited health insurance literacy can lead to suboptimal health outcomes, financial strain due to unexpected medical expenses, and underutilization of preventive services. Furthermore, disparities in health insurance literacy exist across demographic groups, including variations in understanding among different age cohorts, income levels, and educational backgrounds.

To address these challenges and better support Marketplace consumers and Medicare beneficiaries, it is essential to understand the complex relationship between health insurance literacy, health insurance literacy confidence, health insurance decision making confidence, and health insurance behavior. The proposed Health Insurance Literacy Survey for Marketplace consumers and Medicare beneficiaries aims to gather robust data on health insurance literacy levels across a diverse set of respondent segments. This survey will provide a comprehensive understanding of the factors influencing health insurance literacy and help tailor interventions to address specific needs within these populations.

Through the collection and analysis of survey data, CMS will be better equipped to design outreach activities and educational materials which will reduce disparities and improving access to healthcare.

## **B. Description of Information Collection**

A brief national survey will be administered online to people who are currently uninsured, have a Health Insurance Marketplace health plan, or have Medicare health insurance. This survey will assess Marketplace and Medicare audiences' confidence in making healthcare decisions, 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 on how health insurance literacy impacts health insurance decisions. Participants will receive a nominal incentive worth up to \$5 for completing the survey.

Respondents will answer 15 total questions each due to branching patterns, with Health Insurance Marketplace consumers answering only questions pertaining to the Marketplace, and Medicare consumers answering only the questions pertaining to Medicare.

## **C. Deviations from Generic Request**

No deviations are requested.

## **D. Burden Hour Deduction**

This one-time online survey will be administered to 2,400 participants (1,000 Medicare, 700 uninsured, and 700 Marketplace). Participants will be individuals who have health insurance through the Health Insurance Marketplace or are uninsured and aged 19 to 64, and individuals aged 65 to 75 years old and enrolled in both Medicare Part A and Part B.

The data will be collected via online survey. The survey is expected to take approximately 15 minutes. The total approved burden ceiling of the generic ICR is 21,488 hours. We are requesting a total deduction of 334 hours from the approved burden ceiling (2,400 participants x 15 minutes = 600 hours). The estimated cost is \$13,7466 ((2400 respondents) x (0.25 hours/response) x (1 response/respondent) x (\$22.96/hour) = \$13,766) Hourly wage based on BLS occupation code for All Occupations (00-0000)).

**E. Timeline**

CMS hopes to begin fielding this survey in April 2024 (or after OMB clearance) and continue until burden hours are reached.