



Report

**A Statewide Health Care Reform Forum:
Health Care Reform, Rural Communities & You**
September, 2012

Prepared by

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Acknowledgements

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The forum was made possible through the collaborative efforts of the Rural Maryland Council, the Maryland Rural Health Association, the Department of Family Science Maryland Family Policy Seminar, the University of Maryland School of Public Health Hershel S. Horowitz Center for Health Literacy, and the University of Maryland Extension.

The forum was created to inform rural Marylanders about the Affordable Care Act and its implications for rural Maryland. It also served as a source of data for future educational programming.

This report contains descriptions and analysis of data collected during and after the forum as well as considerations for further public education about health insurance and the Affordable Care Act. Findings can inform educational programming beyond the borders of Maryland.

Without the cooperation of the speakers; the on-site facilitators, observers and recorders; the host sites; the technical production team and the participants, this forum would not have been possible. Thanks to all who participated, to our partners, our funder and the team who compiled the data presented here.



Maryland Research Project Chair

Information and videos of the forum available at:

http://www.sph.umd.edu/fmsc/documents/MarylandHealthReformForumwithURLsrevised3_29_11.pdf

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Statewide Health Care Reform Forum Structured Observations Data

On December 14, 2010, a statewide forum entitled, *A Statewide Health Care Reform Forum: Health Care Reform, Rural Communities, and You* was held at five locations throughout Maryland. Participants were told that the forum was not designed to support or oppose the legislation -- only to explain what it really means so that people understand the changes this law is mandating, now and in the future, and how it might impact their daily lives.

Topics and Speakers: The forum topics and speakers were:

- **Health Care Reform -- How We Got To Where We Are:** Jack A. Meyer, Professor of the Practice, Health Services Administration Department, University of Maryland College Park School of Public Health. Dr. Meyer has a joint appointment as Professor of the Practice in the School of Public Health and the School of Public Policy. He is also a principal with Health Management Associates (HMA) in Washington, D.C. where he is conducting health care research, policy analysis, and strategic planning for grant making foundations, health industry leaders, and state and federal agencies.
- **Health Care Reform -- Implications for Rural Maryland:** Keith Mueller, Ph.D., The University of Iowa College of Public Health, Department of Health Management and Policy, RUPRI Center for Rural Health Policy Analysis.
- **Health Care Reform: Marylanders Responding Knowledgeably:** Members of the Maryland Health Care Reform Coordinating Council and/or of work groups; panel of legislators and representatives of business and community and family sectors.
- **Health Care Reform: Supporting Local Families and Communities:** Nick Place, Associate Dean and Director, University of Maryland Extension, Elaine Anderson, Department Head and Co-Director, Maryland Family Impact Seminar.

Sites: While the proposed project plan was to conduct two small forums in rural locations, the Rural Maryland Council asked to be a partner and that the forum be conducted statewide for anyone wishing to attend. Therefore, the speakers originated from the University of Maryland College Park campus and two other satellite sites in Iowa and Maryland. The five sites available to participants to attend were:

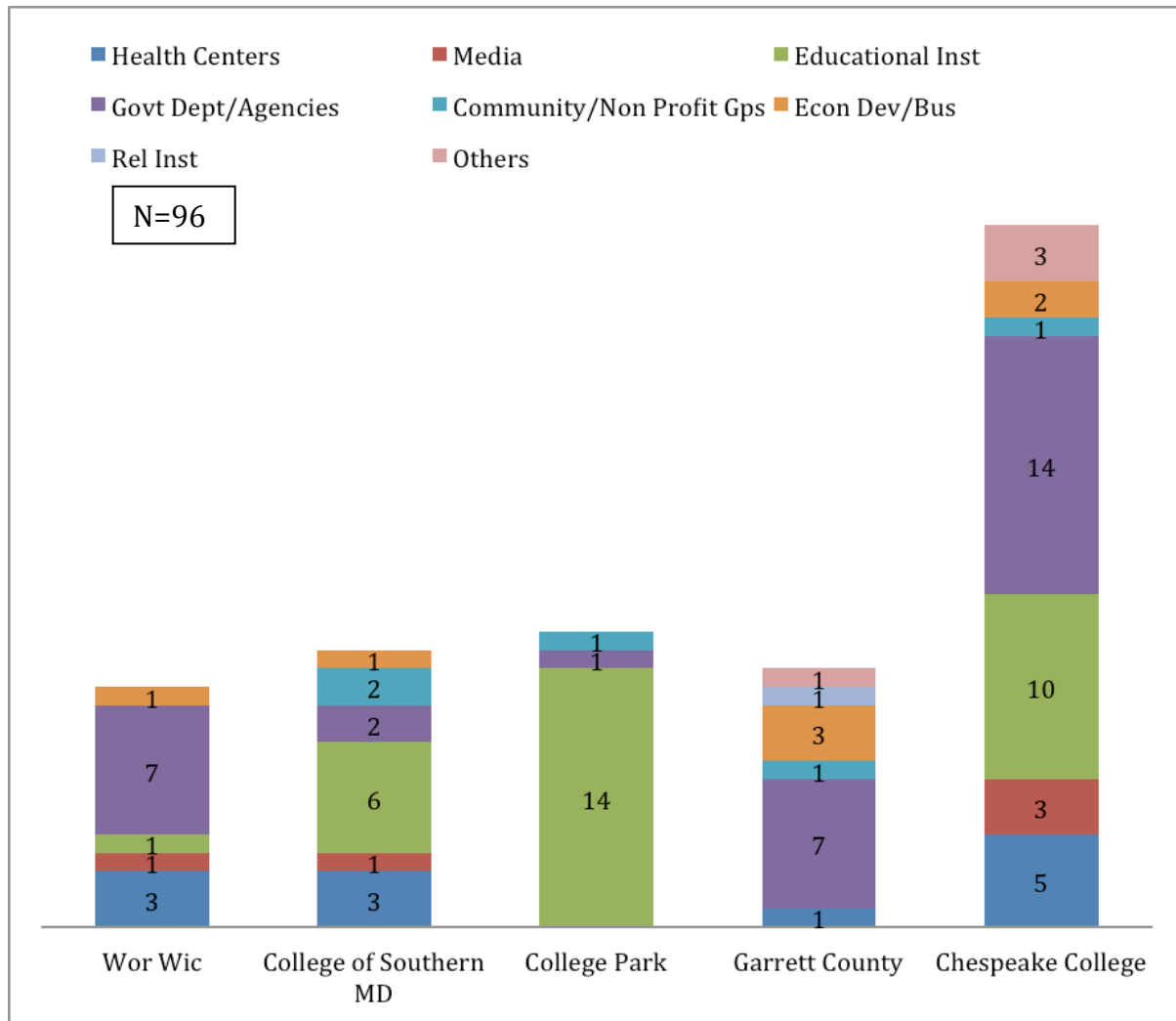
- Western Maryland, Garrett County Health Department
- Southern Maryland, St. Mary's County, College of Southern Maryland
- Eastern Shore of Maryland, Talbot County, Chesapeake Community College
- Eastern Shore of Maryland, Wicomico County: Wor-Wic Community College
- University of Maryland College Park

These sites were chosen for the strategic location and ease of access. All sites had participants, facilitators, observers, and recorders. The five locations are shown in Figure 1 and the attendance by site and type of organizations represented are shown in Figure 2.

Figure 1: Health Care Reform Forum Locations in Maryland



Figure 2: Total Attendance per Site & Organization Type



An important note about the forum is that the State of Maryland experienced a severe winter storm, especially in the western portion of the state. Despite that storm, the Forum went on as scheduled.

Across the five sites, 96 people participated. However, without the storm, attendance most likely would have been approximately 150 people per prior registration.

Table 1: Site Population Demographics

<p>College Park (Central Maryland and home of the University of Maryland)</p>	<ul style="list-style-type: none"> • Age: 7.2% under the age of 5; 24.8% under the age of 18; 9.5% age 65 or older • Gender: Female (51.8%); Male (48.2%) • Education: 84.9% of people over the age of 25 have a high school diploma; 27.2% have a bachelor’s degree or higher • Unemployment: 7.0% • Median Household Income: \$71,696
<p>Garrett County (Western Maryland)</p>	<ul style="list-style-type: none"> • Age: 5.1% under the age of 5; 21.5% under the age of 18; 17.4% age 65 or older • Gender: Female (50.6%); Male (49.4%) • Education: 79.2% of people over the age of 25 have a high school diploma; 13.8% have a bachelor’s degree or higher • Unemployment: 8.3% • Median Household Income: \$43,496
<p>Chesapeake College (Eastern Maryland)</p>	<ul style="list-style-type: none"> • Age: 5.3% under the age of 5; 19.7% under the age of 18; 23.7% age 65 or older • Gender: Female (52.2%); Male (47.8%) • Education: 84.4% of people over the age of 25 have a high school diploma; 27.8% have a bachelor’s degree or higher • Unemployment: 7.8% • Median Household Income: \$62,206
<p>College of Southern Maryland</p>	<ul style="list-style-type: none"> • Age: 6.7% under the age of 5; 25.5% under the age of 18; 10.7% age 65 or older • Gender: Female (50.6%); Male (49.4%) • Education: 87.1% of people over the age of 25 have a high school diploma; 30.0% have a bachelor’s degree or higher • Unemployment: 6.1% • Median Household Income: \$78,437
<p>Wicomico-Worcester Community College (Eastern Maryland)</p>	<ul style="list-style-type: none"> • Age: 6.9% under the age of 5; 23.3% under the age of 18; 13.4% age 65 or older • Gender: Female (52.2%); Male (47.8%) • Education: 80.7% of people over the age of 25 have a high school diploma; 21.9% have a bachelor’s degree or higher • Unemployment: 9.0% • Median Household Income: \$48,614

The evaluation plan included structured observations to gauge the overall mood and reactions of the participants at the Forum. Each trained observer was given instructions and a structured format for recording information. Table 2 presents a synopsis of each of the five sites hosting the forum.

Table 2: Forum Observations

Location	Observations
College of Southern Maryland	A quiet and calm group overall. Site encountered technical difficulties that dampened enthusiasm and discussion. Did discuss concepts during break. Did submit questions on index cards. Participants expressed desire to have their questions addressed.
Wor-Wic Community College	Calm and engaged group that was involved and interested. There was a lot of note taking. Expressed concern about the implementation of health care reform and future implications. Quite a bit of discussion. Participants expressed both understanding and confusion of the topics. Only about one-half of those registered actually attended.
Garrett County Health Department	Attentive audience that was listening carefully and engaged. Group seemed to grasp all concepts and generated several questions for the speakers. There was a mood of dismay and concern regarding the plight of small business owners and director of private, non-profit groups as they described the increasing cost of providing health insurance for their employees, increased COBRA requirements, etc. Participants were taking notes and posed several questions. Were concerned about the outcome of the bill and how it would affect Garrett County. The group engaged in a calm and respectful discussion and shared their opinions with each other. Hazardous road conditions due to snowstorm most likely hindered today's attendance.
College Park (originating site)	This group was enthusiastic and engaged in the topic. Many questions/comments were voiced. Conversations and networking took place during and after the forum. A lot of discussion and heads nodding in agreement. There was excitement in the group for the topic. Took notes and reviewed handouts. Clearly understood topics presented.
Chesapeake Community College	There was a very pleasant atmosphere. Prior to opening remarks, there was a lot of chatting and networking among the participants. Great level of attentiveness and note taking. A steady stream of questions submitted on index cards. Some participants did frown during the speakers' talks. Became more animated at mention of rural vs. urban costs of health care. People stayed engaged throughout the forum. Some technical difficulty with audio. During lunch break, people continued to talk with each other about health care reform and about Extension.

Forum Participant Knowledge Gain and Action Intent

An evaluation was administered to the participants at the end of the forum. The following ten questions were asked:

- 1) I understand the Affordable Care Act of 2010 (health care reform).
- 2) I am aware of some of the changes in the new law.
- 3) I have plans to act myself or help someone to act on provisions of the new law.
- 4) I feel pleased about the new law.
- 5) I feel confused about the new law.
- 6) I feel angry about the new law.
- 7) I feel confident that I could explain key points from the webinar to a member of my family or a professional associate.
- 8) I feel confident that I could apply what I now understand about Health Care Reform to my personal or professional life.
- 9) I feel confident that I can weigh choices and make informed decisions about Health Care Reform affecting my personal or professional life.
- 10) I feel confident that I can explain the reasons for decisions I am likely to make about Health Care Reform.

Participants were to answer these questions using the following scale:

- 1** = Strongly Disagree
- 2** = Disagree
- 3** = Agree
- 4** = Strongly Agree
- 5** = Couldn't agree more!

Questions 1 to 6 were asked in the retrospective post-pre format. The scores for each of the five sites for post, pre, and the difference are presented in Table 3. The overall mean for each site is also included.

Site	Question 1		Question 2		Question 3		Question 4		Question 5		Question 6	
	Post	Pre	Post	Pre	Post	Pre	Post	Pre	Post	Pre	Post	Pre
College Park	3.73	2.55	4.09	3.18	4.36	2.91	4.36	3.27	2.27	3.55	1.45	1.55
Garrett Co.	3.0	2.0	3.54	3.31	3.31	2.77	2.66	2.23	3.23	3.15	2.54	2.46
Talbot Co.	3.0	2.0	3.59	2.93	3.14	2.86	3.17	3.24	2.76	3.14	1.83	1.72
S. MD	3.0	3.0	3.47	3.07	3.27	2.6	2.77	2.5	2.6	2.87	1.53	1.87
Wor-Wic	3.0	2.0	3.33	3.0	3.44	2.33	2.89	2.67	3.17	3.33	2.11	2.11
Mean	3.08	2.36	3.60	3.06	3.45	2.71	3.24	2.98	2.78	3.21	1.89	1.89
6-Month	2.76		3.24		2.6		3.0		2.8		1.88	

Results: Questions one, two and three asked participants about knowledge of, and intent to act on, the Affordable Care Act. At the end of the Forum, the participants agreed that they had more understanding and awareness of the Act (questions one and two). In addition, participants agreed that they were going to act on some provisions of the Act (question 3).

When asked about their feelings toward the Act, overall the respondents agreed that they felt pleased about the law, but still indicated some degree of confusion about the law. Respondents at the College Park site, however, showed more pleasure and less confusion about the law than respondents at the other sites. It is important to note that the participants at the College Park site were faculty members and/or students who had been working either directly or indirectly with the field of public health. Across all of the sites, however, participants disagreed with the statement of question 7, “I feel angry about the new law.”

Questions 7 to 10 were not asked in a retrospective post-pre format; rather these questions were asked at the end of the Forum and the scores are presented in Table 4.

Site	Mean Score at Site			
	Question 7	Question 8	Question 9	Question 10
College Park	3.91	4.18	4.0	3.82
Wor Wic	3.06	3.22	3.0	3.11
Garrett County	2.69	2.69	2.38	2.46
S.MD	3.03	2.87	3.13	2.9
Chesapeake	2.97	3.24	3.14	2.83
Overall	3.08	3.21	3.12	2.95
6-Month	3.08	2.72	2.6	2.48

Six Month Follow-up: Thirty-eight participants who attended the Forum agreed to participate in a six-month follow-up survey. Of those 38 participants, 26 completed the survey for a return rate of 68%. In the survey, participants were asked the same six questions asked at the Forum. The overall mean in the six-month follow-up survey to questions 1-6 was fairly equal to the overall mean at the end of the Forum. This indicates the same level of agreement or disagreement at the end of the six-month follow up period, as was the case at the end of the Forum.

Across all the sites, participants agreed they felt confident they could explain the provisions of the new law (question 7). They also expressed confidence that they could apply what they understood about the Act to their personal or professional life, could make choices and informed decisions about the Act that affected their personal or professional life, and could explain reasons for decisions that they would be likely to make about the Act.

In the six-month follow-up survey, questions 7-10 were reformatted to inquire about whether the Forum participants had engaged in any of these actions. The action that had been most often engaged in was explaining key points to family members or professional associates.

The actions that had been the least engaged in was explaining the reasons for decisions the respondents had made about health reform and weighing choices and making informed decisions about health reform. This could be explained simply by the fact that they had not had an opportunity to engage in any actions at that point. Figure 3 shows the responses to four questions.

Figure 3: Forum Six-Month Follow-Up

Please rate your level of agreement or disagreement about the following statements.

- I have explained key points from the forum to a member of my family or a professional associate.

(Each Respondent could choose only ONE of the following options:)

Response	Total	% of Total Respondents	%
Strongly Disagree	0		0%
Disagree	5		20%
Agree	14		56%
Strongly Agree	5		20%
Couldn't Agree More	1		4%
Total Responses: 25			

- I have applied what I now understand about the Affordable Care Act (Health Reform) to my personal or professional life.

(Each Respondent could choose only ONE of the following options:)

Response	Total	% of Total Respondents	%
Strongly Disagree	0		0%
Disagree	12		48%
Agree	8		32%
Strongly Agree	5		20%
Couldn't Agree More	0		0%
Total Responses: 25			

- I have explained the reasons for decisions I have made about provisions of the Affordable Care Act (Health Reform).

(Each Respondent could choose only ONE of the following options:)

Response	Total	% of Total Respondents	%
Strongly Disagree	0		0%
Disagree	17		68%
Agree	5		20%
Strongly Agree	2		8%
Couldn't Agree More	1		4%
Total Responses: 25			

- I have weighed choices and made some informed decisions about the Affordable Care Act (Health Reform) affecting my personal or professional life.

(Each Respondent could choose only ONE of the following options:)

Response	Total	% of Total Respondents	%
Strongly Disagree	0		0%
Disagree	13		52%
Agree	9		36%
Strongly Agree	3		12%
Couldn't Agree More	0		0%
Total Responses: 25			

Summary of Findings And Program Implications

The Forum conducted by University of Maryland Extension and School of Public Health was planned with the objective of explaining provisions and implications of the ACA. The Forum was also conducted to measure the participants' intent of action regarding the ACA as the basis for future education about the ACA. Many attending held positions responsible for service and outreach to rural, low-income mothers—the focus of the larger study.

Key Findings At Forum

Participants:

- Had higher understanding and awareness of the Act after their participation at the Forum.
- Left with increased intent to act on some of the ACA provisions compared to before the Forum.
- Expressed feeling pleased not angry
- Expressed feeling confused unanimously across all sites, with the exception of those at the College Park campus site

Key 6-Month Follow-up Findings

Survey participants

- Had not changed with regard to their understanding and awareness of the ACA, feelings and the intent to act.
- Confidence levels about explaining the provisions had not diminished. They felt confident about applying the knowledge gained in making informed decisions related to the ACA.
- Had engaged in explaining the provisions to family members and professional associates.
- Had not had opportunities to explain reasons for making health care decisions

Findings from the Forum imply that *Health education is key to successful implementation of the health reform*. Multiple organizations will likely need to collaborate to build a model for imparting the needed, accurate and understandable information to empower individuals, families and communities to make wise health decisions. Health literacy, and particularly their health insurance literacy, should be considered as a priority to assure that people understand and can act knowledgeably. This forum and data collection can serve as a model for one approach to such education.