

Doctors, Patients, and Insurance Relations

Research Overview

Background

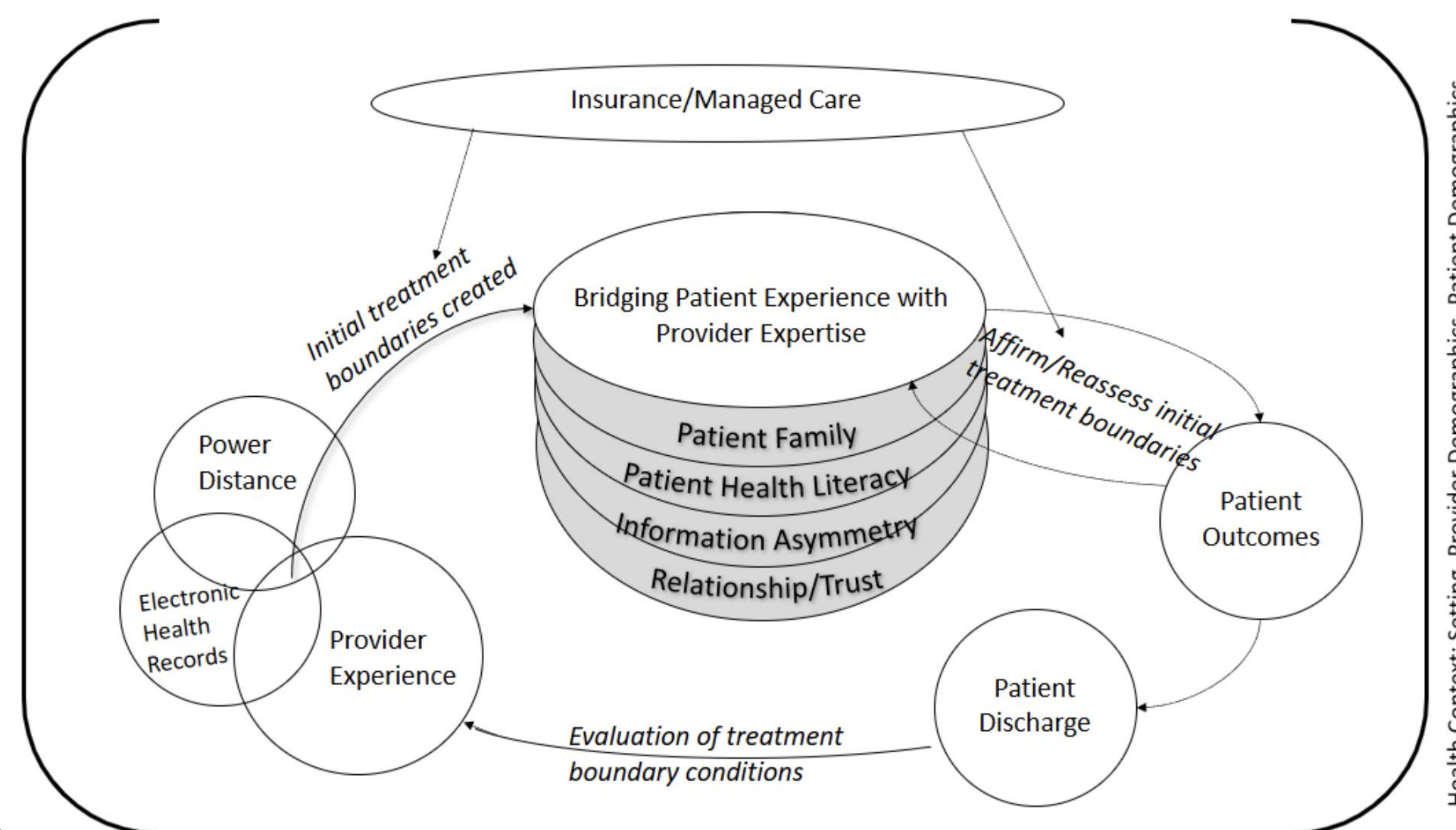
Insurance is a central part of the American healthcare system. Prior research has focused on its economic effects, but its influence on patient provider decision making beyond cost considerations remains underexplored. This study examines how insurance may signal what care is appropriate, shaping patient perceptions before clinical interaction.

Research Question and Goals

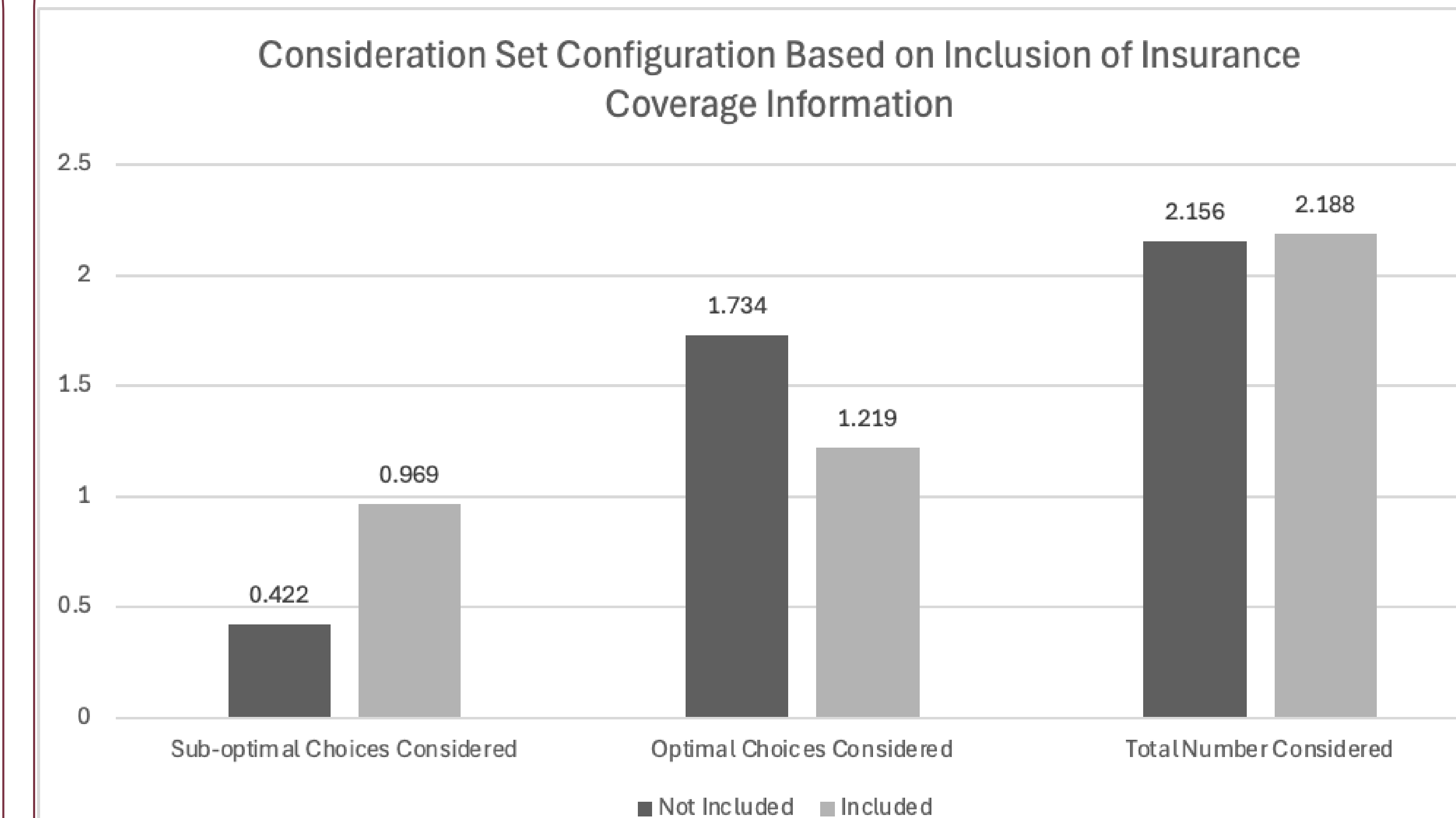
- How do patients' preconceived ideas about insurance influence their healthcare decisions?
- Determine how these perceptions shape choices like seeking care, delaying treatment, or selecting options

Results

Thematic Model based on Qualitative Interviews with Medical Providers and Patients



Preliminary Experimental Results: How Insurance Coverage Impacts Consumer Medical Consideration Set Creation



- 2 (Insurance coverage information: not included, included) $N = 130$
- Number of suboptimal medication choices considered increased with inclusion of insurance coverage information ($p < .001$)
- Number of optimal medication choices considered decreased with inclusion of insurance coverage information ($p = .012$)
- Number of medication choices considered total did not change with inclusion of insurance coverage information ($p = .878$)

Methodology

Study Design

- Conducted interviews with medical providers (convenience sampling), and insured/uninsured individuals (Prolific)
- Lab experiment on how insurance coverage information changes configuration of consideration sets (which medical treatments are considered for final choice)

Data Collection

- Conducted and analyzed interviews using a grounded theory approach
- Developed lab experiment based on interview themes

Preliminary Expectations

- Anticipate that insurance coverage will significantly influence medical decisions
- Expect insurance related perceptions to shape pre-cognitive decision making before patients consult providers

Conclusion and Future Steps

Key Insights

- Insurance acts as a third agent in medical decisions and may influence patient choice and provide "recommendations"
- Insurance perceptions directly impact patient decision
- Understanding these influences can help improve health outcomes

Future Directions

- Continue refining the theoretical model by including insurance provider perspectives

Anticipated Impact

- Results may demonstrate that insurance plays a major role in shaping healthcare choices
- Findings could highlight how coverage influences perceptions and behavior beyond cost

Selected References

- Corbin, J., & Strauss, A. (2008). Qualitative research. Techniques and procedures for developing grounded theory, 3. International Risk Management Institute, Inc (2024) "Glossary," <https://www.irmi.com/glossary?ancestors=x167494>
- Lincoln, Y. S., & Guba, E. G. (1985). Naturalistic inquiry. sage.
- Mehta, Nitin, Jian Ni, Kannan Srinivasan, and Baohong Sun (2017), "A Dynamic Model of Health Insurance Choices and Healthcare Consumption Decisions," Marketing Science, 36(3), 338-360
- Statista (2023), "Health Insurance in the United States-Statistics and Facts," <https://www.statista.com/topics/7807/health-insurance-in-the-us/#topicOverview>