KNOWLEDGE ASSESSMENT OF PHYSICIAN ASSISTANTS AND PHYSICIAN ASSISTANT STUDENTS ON MEDICAL INSURANCE PLANS AND COVERAGE

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ABSTRACT

Purpose: As healthcare costs increase, Health Maintenance Organizations (HMOs), Preferred Provider Organizations (PPOs), and Point of Service (POS) plans’ availability is essential for patients. Uninsured patients are less likely to seek medical attention, mental health evaluations, and preventive medicine services. This study assesses physician assistants (PA) and PA students’ knowledge of various managed care health insurance plans because clinicians must understand the various insurance coverage. We hypothesized that most surveyed would lack some knowledge regarding their patients’ insurance plans and that certified PA’s would be more knowledgeable than the PA students about health care plans.

Methods: This prospective cohort study assessed PA and PA students’ knowledge regarding HMOs, PPOs, and POS. Willing certified PAs, and PA students at the state Physician Assistant conference in October 2005 filled out a two-page survey including demographic information and sixteen questions about HMOs, PPOs, and POS’s. One point was given per correct answer. A general linear model was fit with the participant’s score and factors/covariates. An ANOVA model with the status predicting the score was used. Post-hoc tests, such as pairwise comparisons, were then used to detect significant differences. An overall error rate of $\alpha = 0.05$ was used.

Results: Out of a total of 96 completed surveys, the average survey score (total = 16) was 7.594 points (47.46%), with no one exceeding over 13 points. Further tests showed that there was a significant difference in average score among the three occupation levels. First and second-year students were significantly different (5.875 vs. 7.591; $p = 0.032$) while second-year students did not differ from certified PA’s (7.591 vs. 8.420; $p=0.330$).

Discussion: While this study did not support our hypothesis that working PAs would have a greater knowledge of HMO’s, PPO’s, and POS’s than PA students, our hypothesis that most PAs overall would show a lack of knowledge regarding health insurance and coverage plans was founded. Based on these results, discussing medical insurances and coverage plans in the educational setting would be advantageous in helping PA students gain a better grasp on the major differences between them in order to appropriately manage their patients.