

APPENDIX

TABLE A1. Health Insurance Navigation Tools Patient Navigation Intervention Content

Session Content
Session one: learning about survivorship health care needs
Advise: emphasize importance of understanding health care needs and details of insurance plan (current or future)
Informational: briefly discuss the importance of preventive care for CCS, and how health care needs will influence health insurance choice use and costs
Assess: discuss participant's survivorship care needs and potential health insurance gaps/barriers
Assist: problem-solve challenges obtaining information about survivorship care needs. Review basic health insurance terminology
Session two: learning about your plan in relation to policy
Advise: reinforce importance of survivorship advocacy in terms of trajectory of the ACA, focusing on the responsibility for self-advocating
Informational: briefly review ACA, USPSTF prevention guidelines, and COG guidelines for survivors. Provide overview of other health insurance-related policy. Share basic information about types and sources of insurance plans
Assess: address any questions regarding policies and guidelines for survivors
Assist: discuss participant's current insurance plan in detail. Begin conversation surrounding barriers to care and challenges navigating current plan
Session three: overcoming obstacles within your plan
Advise: prepare participants for shifting health care policies and insurance plans. Emphasize importance of open enrollment
Informational: provide overview of potential hidden costs of health care and potential barriers. Inform participants about resources to help navigate their insurance plan or future plans
Assess/assist: provide skills for assertive communication. Problem-solve self-identified obstacles with accessing and using health insurance
Session four: managing care costs
Advise: reinforce importance of budgeting for medical costs, and always checking if a service will be covered before receiving care
Informational: provide overview of cost-estimating tools and the pros and cons of each method
Assess: discuss resources participant currently uses to estimate cost of services and to budget for medical costs
Assist: explore strategies for decreasing out-of-pocket costs and cost-planning tips. Provide skills for appealing denials. Review resources that may be helpful in the future
Abbreviation: ACA, Affordable Care Act; CCS, childhood cancer survivors; COG, children's oncology group; USPSTF, US Preventive Services Task Force.

TABLE A2. Baseline and Follow-Up Health Insurance Literacy Items

Self-reported Confidence	Intervention			Control		
	Baseline % (n = 41)	Follow-Up % (n = 37)	% Change	Baseline % (n = 41)	Follow-Up % (n = 40)	% Change
Confidence in knowledge of health insurance terms ^a						
Coinsurance	63.4	94.6	31.2	65.9	72.5	6.6
Copayments	85.4	97.3	11.9	97.6	90.0	-7.6
Annual out-of-pocket maximum	87.5	100	12.5	80.5	95.0	14.5
Premium	87.8	100	12.2	87.8	97.5	9.7
Covered services	90.0	100	10.0	92.7	90.0	-2.7
Deductible	95.1	100	4.9	92.7	100	7.3
Provider network	95.1	100	4.9	95.1	95.0	-0.1
Confidence in knowledge of health insurance activities						
Figure out how to file an appeal if insurer denies a service	43.9	91.9	48.0	46.3	64.1	17.8
Calculate cost for out-of-network provider or service	58.5	81.1	22.6	46.3	60.0	13.7
Figure out how much a visit/service will cost	68.3	94.6	26.3	65.9	70.0	4.1
Figure out which prescription drugs are covered by plan	70.7	97.3	26.6	73.2	76.9	3.7
Figure out what counts as preventive care services	75.6	97.3	21.7	70.7	75.0	4.3
Figure out if a service is covered by plan	78.1	97.3	19.2	85.4	77.5	-7.9
Figure out copay	85.4	97.3	11.9	90.2	90.0	-0.2
Figure out the cost of plan/premium amount	85.4	100	14.6	92.7	95.0	2.3
Find an in-network provider	95.1	100	4.9	92.7	97.5	4.8

^aConfidence ratings range = very, somewhat, not too, not at all confident, and very/somewhat confident; higher percentage change indicates greater shift toward very/somewhat confident.

TABLE A3. Baseline and Follow-Up ACA Provisions Items

Self-reported Familiarity	Intervention			Control		
	Baseline % (n = 41)	Follow-Up % (n = 37)	% Change	Baseline % (n = 41)	Follow-Up % (n = 40)	% Change
Familiarity with key ACA provisions ^a						
No annual/lifetime limits	19.5	78.4	58.9	29.3	52.5	23.2
Can file appeal when insurance denies coverage for medical service	39.0	78.4	39.4	48.8	52.5	3.7
Preventive care is now free	46.3	86.1	39.8	52.5	57.5	5.0
Subsidies for those with moderate-to low-income purchase coverage	63.4	75.7	12.3	65.0	67.5	2.5
Insurers cannot deny coverage because of preexisting conditions	70.7	97.2	26.5	75.6	80.0	4.4
Individuals younger than 26 years can stay on parents' insurance	85.4	94.6	9.2	92.7	92.5	-0.2

Abbreviation: ACA, Affordable Care Act.

^aFamiliarity ratings: very, somewhat, not too, not at all familiar, and very/somewhat familiar; higher percentage change indicates greater shift toward very/somewhat familiar.

TABLE A4. Baseline and Follow-Up Financial Burden

Self-reported Psychological and Behavioral Financial Burden	Intervention			Control		
	Baseline % (n = 41)	Follow-Up % (n = 37)	% Change	Baseline % (n = 41)	Follow-Up % (n = 40)	% Change
Psychological: How much did you worry that... ^{a,b}						
You wouldn't be able to pay for medical bills	25.0	21.6	-3.4	20.0	20.0	0
You wouldn't be able to get a medical procedure that you needed	19.5	16.7	-2.8	12.2	15.0	2.8
You wouldn't be able to go to the health care providers you wanted	22.0	13.5	-8.5	12.2	20.0	7.8
Health insurance would become so expensive you wouldn't be able to afford it	32.5	18.9	-13.6	19.5	20.0	0.5
Your health insurance plan would change terms (eg, costs that were once covered no longer covered)	36.6	24.3	-12.3	17.1	25.0	7.9
You would need some health care services that were not covered	37.5	21.6	-15.9	17.1	20.0	2.9
Behavioral: Was there a time when you did any of the following because you were worried about the cost? ^{a,c}						
Skipped a medical test, treatment, or follow-up that was recommended by a health care provider	19.5	10.8	-8.7	22.0	12.5	-9.5
Had a medical problem but did not go to a health care provider or a clinic	19.5	18.9	-0.6	24.4	17.5	-6.9
Did not see a specialist when you or your health care provider thought you needed one	9.8	5.4	-4.4	9.8	12.5	2.7
Put off or postponed preventive care	39.0	21.6	-17.4	31.7	17.5	-14.2
Put off or postponed dental care	26.8	18.9	-7.9	26.8	25.0	-1.8
Put off or postponed vision care	22.0	18.9	-3.1	19.5	18.0	-1.5
Put off or postponed mental health care	24.4	19.4	-5	22.0	12.5	-9.5
Did not fill a prescription for a medicine	9.8	8.1	-1.7	12.2	7.5	-4.7
Took a smaller dose or fewer pills than was prescribed	9.8	8.1	-1.7	9.8	7.5	-2.3

Abbreviation: NA, not applicable.

^aParticipants reported for baseline (over the past year) and follow-up (over the past 5 months)

^bResponse options were a great deal, a fair amount, a little, or not at all; grouped as a great deal/fair amount versus a little/not at all. Negative percentage change indicates shift toward little or not at all.

^cResponse options were: yes, no, don't know, and NA; grouped as yes (v no, don't know, and NA). Negative percentage change indicates shift toward no, don't know, or NA.