

# Intervening with consumers in China to improve choices on private health insurance purchasing

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<b>Registration date</b> 28/04/2023	<b>Overall study status</b> Ongoing	<input type="checkbox"/> Statistical analysis plan <input type="checkbox"/> Results
<b>Last Edited</b> 28/04/2023	<b>Condition category</b> Other	<input type="checkbox"/> Individual participant data <input type="checkbox"/> Record updated in last year

## Plain English summary of protocol

### Background and study aims

In China, private health insurance (PHI) is a powerful supplement to social health insurance (SHI) and constitutes an important pillar of the medical security system. Although PHI has been developing rapidly in China in recent years, the residents are still not aware of the importance of it. Huimin Insurance is a kind of PHI product led by the Chinese government and operated by commercial insurance companies, which has the characteristics of wide threshold, low premium and high coverage. To protect the health risks of the residents, it is important to increase the participation rate of this type of insurance and promote the further improvement of the benefits. Increasing the participation rate of Huimin Insurance and promoting the further improvement of the benefits of this type of insurance will be of great significance to the protection of the health risks of the residents.

The Shenzhen Huimin Insurance (SHI) will be officially opened for enrollment at the end of June 2023. This study intends to conduct multiple waves of surveys on SHI enrollees in Shenzhen, China, and nudge the enrollment behavior of the subjects before the opening of Shenzhen Huimin Insurance enrollment by starting a randomized controlled trial. The purpose of the trial is to observe the impact of nudging incentives on the enrollment rate of Shenzhen Huimin Insurance. In addition, this study also conducts a comprehensive survey on medical costs, medical conditions, enrollment behaviors and risk preferences of the participants, in order to evaluate and analyze the promotion of PHI using a scientific and reasonable method. This study will be of great significance to improve the health insurance system and support the health industry.

### Who can participate?

SHI participants over 18 years old in Shenzhen, China

### What does this study involve?

The study was divided into the following phases: 1) baseline survey and respondent recruitment phase; 2) intervention phase; and 3) follow-up phase.

In the baseline survey and recruitment phase, respondents will be recruited using an online questionnaire collecting information on total and out-of-pocket medical cost burden, access to health care, health status and behavior, PHI participation, and risk attitude and time preference of SHI participants in Shenzhen and its neighboring cities. This phase will last for 2 weeks.

In the intervention phase, this study will use a randomized controlled trial approach to nudge the Shenzhen Huimin Insurance participation behavior of participants from May to July 2023 with the help of media such as a cell phone, email and online questionnaire platform. The study randomly allocates participants into four groups as follows:

1. No nudge intervention
2. Respondents are provided with the following information: "Currently, more than 50% of people in your city have PHI"
3. Respondents are provided with the following information: "Your entitlement is about to expire!"
4. Provide the respondent with the following message: "Not choosing to purchase commercial health insurance will put you and your family in a financial crisis if you become ill! Please don't let the regret happen!"

The deadline for the intervention phase is 1 week before the opening of enrollment in Shenzhen Huimin Insurance in 2023. During the follow-up period, the researchers will conduct multiple follow-ups (once every 3 months until 31/12/2025) using online questionnaires to observe the impact of the nudge incentive on the enrollment and awareness rate of the participants.

What are the possible benefits and risks of participating?

The participants are able to gain health benefits through PHI enrollment. This program intervention is a text-based behavioral intervention and there are no known risks to participation.

Where is the study run from?

Sun Yat-sen University (China)

When is the study starting and how long is it expected to run for?

March 2023 to December 2025

Who is funding the study?

Sun Yat-sen University (China)

Who is the main contact?

Associate Professor Yawen Jiang, [Jiangyw26@mail.sysu.edu.cn](mailto:Jiangyw26@mail.sysu.edu.cn)

## Contact information

### Type(s)

Principal Investigator

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## **Additional identifiers**

**EudraCT/CTIS number**

Nil known

**IRAS number**

**ClinicalTrials.gov number**

Nil known

**Secondary identifying numbers**

Nil known

## **Study information**

**Scientific Title**

Nudging private health insurance purchasing in China: a randomized controlled trial

## **Study objectives**

1. The implementation of nudges incentivizes the enrollment of private health insurance in China.
2. The implementation of nudges promotes people's awareness of private health insurance in China.

## **Ethics approval required**

Old ethics approval format

## **Ethics approval(s)**

Approved 26/04/2023, The Biomedical Research Ethics Review Committee, School of Public Health (Shenzhen), Sun Yat-sen University (66 Gongchang Road, Guangming District, Shenzhen, Guangdong, China; +86 (0)755 23260106; wangxsh39@mail.sysu.edu.cn), ref: 029

## **Study design**

Multi-arm parallel-group double-blinded randomized controlled trial

## **Primary study design**

Interventional

## **Secondary study design**

Randomised controlled trial

## **Study setting(s)**

Community, Internet/virtual

## **Study type(s)**

Other

## **Participant information sheet**

Not available in web format, please use the contact details to request a participant information sheet

## **Health condition(s) or problem(s) studied**

Incentivize participation in private health insurance among the general population in China

## **Interventions**

A simple randomization method will be used. Firstly, each subject will be assigned a personal ID according to their recruitment order. Secondly, each subject will be given a random number by computer software. Finally, the subjects will be randomly allocated to one of four groups based on the lower quartile, median, and upper quartile of the random numbers.

Participants are randomized to four experimental arms:

1. Providing the norm principle to the interviewees, the content of which is "Currently, more than 50% of people in your city have private health insurance."
2. Giving the interviewees the following message: "Not choosing to purchase private health insurance will put you and your family in financial distress when falling ill! Please do not let regret happen!"
3. Giving the interviewees the following message: "Oops! Your benefits are about to expire!"
4. Placebo: without any nudge

During the follow-up period, the researchers will conduct multiple follow-ups (once every 3 months until 31/12/2025) using online questionnaires to observe the impact of the nudge incentive on the enrollment and awareness rate of the participants.

**Intervention Type**

Behavioural

**Primary outcome measure**

Private health insurance participation rate is measured using a self-designed questionnaire every 3 months after the baseline survey and until the end of the follow-up period in December 2025

**Secondary outcome measures**

Private health insurance awareness rate is measured using a self-designed questionnaire every 3 months after the baseline survey and until the end of the follow-up period in December 2025

**Overall study start date**

12/03/2023

**Completion date**

31/12/2025

**Eligibility****Key inclusion criteria**

1. 18 years of age or older
2. Participants in social health insurance
3. Permanently live in Shenzhen, Guangdong, China

**Participant type(s)**

All

**Age group**

Adult

**Lower age limit**

18 Years

**Sex**

Both

**Target number of participants**

2000

**Key exclusion criteria**

Those who do not sign written informed consent will be excluded

**Date of first enrolment**

10/05/2023

**Date of final enrolment**

25/06/2023

## Locations

### Countries of recruitment

China

### Study participating centre

#### Sun Yat-sen University

66 Gongchang Road

Guangming District

Shenzhen

China

518107

## Sponsor information

### Organisation

Sun Yat-sen University

### Sponsor details

School of Public Health (Shenzhen)

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### Sponsor type

University/education

### Website

<http://www.sysu.edu.cn/2012/en/index.htm>

### ROR

<https://ror.org/0064kty71>

## Funder(s)

### Funder type

University/education

**Funder Name**

Sun Yat-sen University

**Alternative Name(s)**

SYSU

**Funding Body Type**

Private sector organisation

**Funding Body Subtype**

Universities (academic only)

**Location**

China

## **Results and Publications**

**Publication and dissemination plan**

Planned publication in a high-impact peer-reviewed journal.

**Intention to publish date**

30/06/2026

**Individual participant data (IPD) sharing plan**

Individual-level data reported in this study are not publicly shared. De-identified aggregate-level data that support the findings of the study may be provided upon request and subject to review.

**IPD sharing plan summary**

Not expected to be made available