ISRCTN26051363 https://doi.org/10.1186/ISRCTN26051363

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

Submission date
26/04/2023

Recruitment status
No longer recruiting

Registration date
28/04/2023

Overall study status
Completed

Last Edited
28/04/2023

Condition category
Other

[X] Prospectively registered
[_] Protocol
[_] Statistical analysis plan
[_] Results
[_] Individual participant data
[_] 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

Contact information

Type(s)
Principal investigator

Contact name
Prof Yawen Jiang

ORCID ID
https://orcid.org/0000-0002-0498-0662

Contact details
66 Gongchang Road
Guangming District
Shenzhen
China
518107

+86 (0)13632974660
jiangyw26@mail.sysu.edu.cn

Type(s)
Public

Contact name
Miss Si Shi

Contact details
66 Gongchang Road
Guangming District
Shenzhen
China
518107
+86 (0)18321659680
shis7@mail2.sysu.edu.cn

Type(s)
Public

Contact name
Miss Haisu Feng

Contact details
66 Gongchang Road
Guangming District
Shenzhen
China
518107
+86 (0)18881168363
fenghs@mail2.sysu.edu.cn

Additional identifiers

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

Primary study design
Interventional

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

Study type(s)
Other

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(s)
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

Key secondary outcome(s)
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

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

Healthy volunteers allowed
No

Age group
Adult

Lower age limit
18 Years

Sex
All

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

ROR
https://ror.org/0064kty71

Funder(s)

Funder type
University/education

Funder Name
Sun Yat-sen University

Alternative Name(s)
National Guangdong University, , , SYSU

Funding Body Type
Government organisation

Funding Body Subtype
Universities (academic only)

Location
China

Results and Publications

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