

Table 1

Reliability of the Health Insurance Literacy Measure in the Applied Model

Construct	Average Variance Extracted	Dillon- Goldstein Rho	Cronbach's Alpha
Choosing	0.73	0.94	0.92
Comparing	0.81	0.96	0.95
Managing	0.84	0.96	0.95
Utilization	0.74	0.92	0.88