

Patient Protection and Affordable Care Act: A Survey Study of College Students'
Knowledge of Health Care Reform in America

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University of North Carolina at Pembroke

By

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Dedication

I would like to dedicate this project to my loving and supportive parents, James and Barbara, who have been there for me through every step of my educational journey.

Acknowledgments

I would like to thank my faculty mentor, Dr. Jeff Bolles, for helping me create and fulfill my senior project.

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ABSTRACT

Patient Protection and Affordable Care Act: A Survey Study of College Students' Knowledge of Health Care Reform in America

by,

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Bachelor of Science

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The purpose of this research was to determine how knowledgeable college students are about the Patient Protection and Affordable Care Act (PPACA), including both the nature of the act itself and its provisions for the American people. The PPACA has been a popular topic recently and there have been many misconceptions about what the bill entails. The first part of the research involved distributing an online survey of 28 true or false questions to college students at the University of North Carolina at Pembroke. The questions asked about both why the PPACA was written and the provisions it makes for citizens. By analyzing 130 responses, the research shows that college students know more about areas of the PPACA that have been widely publicized in the media.

Chapter 1

Introduction

The Patient Protection and Affordable Care Act (PPACA) is a health reform bill that was introduced by President Obama and the Democratic Party in 2010. The bill was designed to provide easier access to insurance in the United States (The United States Department of Health and Human Services [DHHS], n.d.). Since its establishment, health reform has become a growing topic in the United States. The Patient Protection and Affordable Care Act has been widely publicized throughout the nation. The bill has been both praised and criticized as citizens gather information about it from sources ranging from the government itself to independent news sites. But do American citizens really know what the Patient Protection and Affordable Care Act entails? As all Americans will be affected by the PPACA, college students should have an understanding of what this bill encompasses. The purpose of this research was to determine how much knowledge college students have about the PPACA and its effects on their futures.

Specifically, the purpose of this study was to learn the extent of the information college students at the University of North Carolina at Pembroke possessed about the Patient Protection and Affordable Care Act, including the purpose of the act itself and its provisions.

This study enabled the subject participants to test how much they knew about American health care reform and sparked their interest in researching the Patient Protection and Affordable Care Act. The study revealed to the investigator how much general knowledge college students held regarding the health reform legislature in the United States.

Chapter 2

Review of Literature

Since its introduction in 2010, there have been differing opinions about the quality and the necessity of the Patient Protection and Affordable Care Act (PPACA). Many of these opinions may be due to ignorance and confusion over what the act actually entails. Although there has not been much literature written about college students and the PPACA, literature has been written about perceptions and misconceptions of the act itself, and the reasons behind the misunderstandings. These misconceptions have a large influence on United States citizens' opinions of the PPACA.

Almost 40 percent of Americans do not realize that the PPACA has been passed as law and cannot be repealed (Zamosky, 2013; Zwelling & Kantarjian, 2014). Forty to sixty percent of Americans are against the bill simply because of what they have "heard" the act entails or because of their political party affiliation (Huntoon et al., 2011; Zwelling & Kantarjian, 2014). Only 25 percent of Americans know that the PPACA provides health insurance market places (Zamosky, 2013). Many citizens believe that the bill creates universal, or single-payer insurance, and that it will lower the quality of healthcare in the U.S. In actuality, it will do none of those things but the opposite instead ([DHHS], n.d.; "Text of HR 3590," 2010; Zwelling & Kantarjian, 2014). Some Americans believe that it will increase the deficit and allow too much government in healthcare (Huntoon et al., 2011). According to Zamosky (2013), the reason citizens view the act in this light is due to the media and political parties. The true information regarding the PPACA gets lost in translation between the government and the American

translation between the government and the American people. If citizens were able to receive the actual information about the act, they would be more likely to change their previous perceptions about it (Zamosky, 2013). But it is not only the general public that is experiencing some confusion over the PPACA. Doctors and students do not fully understand the bill as well.

Thirty-two percent of American doctors believe that the PPACA is not the way to provide insurance in the U.S. (Zamosky, 2013). Fifty-seven percent of physicians do not know how the health plans purchased through the PPACA's market places will affect their practices and thirty-five percent are refusing to change their practices to accommodate the law (Zamosky, 2013). College students also experience confusion over the PPACA.

Over thirty percent of college medical students stated that they did not understand the PPACA, and yet, only a little over one percent stated that the United States did not need health care reform (Huntoon et al., 2011). Almost 21 percent of students stated that they did not think that healthcare would improve under the PPACA and over half of the respondents did not know how the bill would affect healthcare quality at all (Huntoon et al., 2011). When looking at how the PPACA would affect healthcare costs, almost half of the students did not know what impact the act would have on costs, and only 18 percent felt that it would keep costs contained. Over thirty percent felt that it would not lower costs (Huntoon et al., 2011). Even after all of the discrepancies according to the different parts of the PPACA, the majority of students stated their support for the bill (Huntoon et al., 2011). It is evident through the literature that there is much confusion surrounding the PPACA. This confusion is in part due to the bill's portrayal through

political parties and the media. The misconceptions seem to be the same from the general public to physicians to students. More impartial information about the PPACA should be given in order to reduce misconceptions and change perceptions about the act.

Chapter 3

Methods

A quantitative analysis of the collected data was conducted to get a firm idea of how much information students held about the PPACA. In addition to the four questions used to collect basic demographic data, the survey consisted of twenty-eight content questions that covered the nature of the act itself and its provisions for the health of the American public. The responders were instructed to select either true or false for the statements they believed that they knew the answers to, and the answer "I don't know" if they were not sure of the answer or were not familiar with the subject matter of the question. The principal investigator, in conjunction with the faculty advisor, quantitatively evaluated the responses by counting the number of correct answers provided by each participant ("I don't know" responses were counted as incorrect), and compared those counts to the number of incorrect and "I don't know responses". The study was approved by the Institutional Review Board at the University of North Carolina at Pembroke under IRB protocol number 14-02-002. The survey was distributed via server list email and a gift certificate drawing was offered as an incentive to complete the survey. The responders remained anonymous.

Chapter 4

Analysis (Results)

Table 1

Question	Correct Answer (True or False)	Number of correct responses	Number of incorrect responses
1. The Patient Protection and Affordable Care Act (PPACA or "Obamacare") is considered "universal" healthcare.	False	29	101
2. The PPACA allows dependents to stay on their parents' insurance until age 26.	True	97	33
3. Previous policy-holders will be allowed to keep their current insurance under the PPACA.	True	81	49
4. The PPACA enables holders of "Obamacare" to receive quality preventative care free of cost.	True	56	74
5. The PPACA prevents insurance companies from refusing to take on a client due to a preexisting condition.	True	96	34
6. The PPACA was designed to provide affordable health care for all Americans.	True	116	14
7. This act prevents Americans from choosing their own	False	93	37

health insurance in the insurance market.			
8. Those not taking part in "Obamacare" are not required to pay a tax.	False	96	34
9. The PPACA limits the dollar value of lifetime benefits for insurance holders.	False	38	92
10. In order to be considered constitutional, the Supreme Court ruled the PPACA to be a "tax" on Americans.	True	68	62
11. The PPACA prevents insurance companies from rescinding their health plans to enrollees.	False	28	102
12. The PPACA was written over a period of two years.	False	29	101
13. The PPACA increases prescription drug costs and subsidized care payments.	False	60	70
14. The act establishes health exchanges to help provide insurance to all businesses.	False	25	105
15. The PPACA expands Medicare coverage.	False	39	91
16. The PPACA was written to improve the quality and efficiency of healthcare.	True	103	27
17. The act was designed to put a greater emphasis on treatment care options for Americans.	False	23	107
18. The PPACA	True	90	40

establishes a national prevention and health promotion strategy.			
19. The provisions of the PPACA will reduce the number of health care workers.	False	75	55
20. The PPACA reduces the amount of fraud and abuse in federally funded facilities.	True	49	81
21. The PPACA adversely affects medicine drug costs in rural areas and communities.	False	39	91
22. The PPACA does not address the specific issue of elder abuse.	False	38	92
23. The act establishes more rigorous screening methods for nursing home employees and those working with government-sponsored insurance such as Medicaid.	True	64	66
24. The PPACA states that Americans must purchase long-term insurance payments in the event of a disability.	False	38	92
25. This act implements a middle class tax cut to reduce premium costs	True	32	98
26. The PPACA eliminated the Indian Health Care Improvement Act.	False	48	82
27. The health reform will reduce the	True	33	97

national deficit by more than 100 billion dollars.			
28. The PPACA provides funds for community health programs.	True	63	67

The number of correct and incorrect answers varied from question to question. Out of the 28 questions given in the survey, the question most missed by respondents was question number seventeen which asked whether or not the Patient Protection and Affordable Care Act (PPACA) was designed to put a greater emphasis on treatment care and options for Americans. Out of 130 college student respondents, 107, or 82 percent, answered this question incorrectly with the responses of “True” and “I don’t know” when the correct answer was “False”. The question that was answered correctly most frequently was number six, which asked respondents if the PPACA was designed to provide affordable healthcare to all Americans. One hundred and sixteen out of the one hundred and thirty respondents, or 89 percent, answered this correctly with an answer of “True”. There were several other questions that had high success and failure rates.

There were high success rates on questions 16, 2, 5, and 7. Question sixteen had the second highest success rate behind question 6. This question asked if the PPACA was written to “improve the quality and efficiency of healthcare” with the answer being “True”. One hundred and three respondents, or 79 percent, responded correctly that this statement was true. Ninety-seven, or 75 percent of respondents answered question number two correctly with the answer “True”. This question discussed the age limit for dependents on their parents’ insurance as mandated by the PPACA. Ninety-six respondents equally answered questions number 5 and 8 correctly. Question 5 discussed

the relationship between insurance companies and preexisting conditions as stated in the PPACA. Question 8 asked respondents if those not partaking in "Obamacare" were required to pay a tax. Lastly, 93 respondents answered question number 7 correctly, which discussed how the PPACA facilitates the insurance market.

The data showed high rates of failure for questions 14, 11, 2, 1, and 25. As previously stated, question 17 had the highest failure rate. Question 14 had the second highest rate of failure. One hundred and five, or 81 percent of respondents answered the question incorrectly. This question asked how the PPACA treated businesses in terms of health exchanges and insurance. Question 11, which asked about insurance companies and their ability to rescind plans under the PPACA, was answered incorrectly by 102 of the 130 respondents. Questions one and 12 were both answered incorrectly by 101 people. The first question asked if "Obamacare" was considered "universal" healthcare to which 78 percent of respondents wrongly answered "True". Question 12 discussed how long it took to write the PPACA. Lastly, 98 respondents answered question 25 incorrectly which asked about middle class tax cuts and premium costs.

When asked if the Supreme Court ruled the PPACA a "tax" almost an equal amount of people answered the question both correctly and incorrectly. Sixty-eight students correctly stated that it was a tax, and sixty-two respondents wrongly stated that it was not a tax. The results were almost identical when students were asked if the PPACA would increase prescription drug costs and subsidized care payments. Sixty respondents answered correctly by saying that it would not increase costs, and 70 respondents incorrectly believed that it would raise costs. This was also the case for questions 23 and 28. When asked if the act established more rigorous standards for screening nursing home

staff and those working with government insurance, there were almost an equal number of correct and incorrect responses. Sixty-four students correctly answered "true" and sixty-six students incorrectly answered "false", that the act did not establish these standards. Question 28 stated that the act provided funds for community health programs. Sixty-three students correctly stated that this was "true" and sixty-seven wrongly answered the question with "false".

The differences in the answers to the remaining questions showed a smaller discrepancy than the ones previously mentioned. Eighty-one of respondents knew that the PPACA allowed policy holders to keep their previous insurance plans after the reform goes into effect. Only 56 respondents knew that the PPACA enables those with "Obamacare" to receive preventative care free of cost, and only 38 students knew that the PPACA does not put a dollar value limit on the lifetime benefits of insurance holders. Many students (70%) incorrectly stated that the PPACA would expand Medicare coverage. Ninety students knew that the PPACA would establish a national prevention and health promotion strategy, and 75 students knew that the provisions of the PPACA would not diminish the number of health care employees in the United States. Eighty-one respondents believed that the act would not reduce the overall amount of fraud and abuse in federally funded healthcare facilities. Most students, 91 out of 130, incorrectly stated that the PPACA would adversely affect medicine drug costs in rural areas. Thirty-eight students correctly stated that the PPACA addresses elder abuse while 92 did not. When asked if the PPACA stated that Americans must purchase long-term insurance payments in the event of a disability, only 38 of the 130 respondents correctly answered "false", meaning that this was not a requirement of the PPACA. Eighty-two students incorrectly

stated "True" that the PPACA would eliminate the Indian Health Care Improvement Act and only 48 stated that it would not. Three-fourths of the students wrongly answered question 27 with "false". Question 27 stated that the PPACA would reduce the national deficit by more than 100 billion dollars. Only 25 percent of students correctly answered that the PPACA would reduce the national deficit by the stated amount.

Chapter 5

Discussion

Overall, the data showed that the majority of students knew more about the “nature” of the PPACA and less about its provisions. The questions that were answered correctly most frequently discussed that the nature of the PPACA was designed to give affordable healthcare to all Americans and to improve the equality and efficiency of healthcare. These were most likely answered correctly because they were easy-level questions whose contents were widely publicized by the media. The questions that were most frequently answered incorrectly touched on the “provisions” of the PPACA to facilitate insurance to businesses, to allow insurance companies to rescind plans, and to create a middle class tax break to decrease premium costs.

In all likelihood, this low success rate is due to the harder level of the questions, because of the more complicated subject matter. It may also be a result of the way the media presents certain aspects of the PPACA. More conservative students are more likely to believe that the PPACA will not create tax cuts and reduce premium costs, while more liberal students may believe the opposite according to what aspect of media from which they get their information. If students are more liberal, they are more likely to get their information from left-leaning media outlets such as MSNBC. MSNBC and others often portray the PPACA in a favorable light, as it was mainly a democratic bill and ideal. Liberal media outlets are more likely to publicize that the PPACA will reduce premium costs, provide affordable health insurance for all citizens, and will not be a financial burden to those who do not take part in it. If students receive their information from right-wing media outlets such as Fox News, they are more likely to view the PPACA in

detrimental law that will raise premium costs, increase the national deficit, and be a financial concern for those who choose to keep their previous insurance. There are also discrepancies between how the government presents the bill and how the media presents it. The DHHS' website gives a step-by-step breakdown of what each part of the bill entails and what it will do for the American people. Reading through the bill on the HHS website requires outside research. Due to time constraints, it is more efficient for many students to get their information quickly by hearing about it, rather than taking the time to read about it.

The media, which is where students get most of their information, lumps the bill together as one large entity, rather than breaking down its strengths and weaknesses for the public. Information translated to the public consists of the overall idea of the bill and its problems, but the media rarely states explicitly what the provisions of the PPACA will do in America.

There were some areas of the "provisions" of the bill, however, about which a large number of students were knowledgeable. Many students correctly responded that the act would allow dependents to stay on their parents' insurance until age 26, that it would prevent insurance companies from rejecting clients with preexisting conditions, that citizens not partaking in "Obamacare" would be required to pay a tax, and that it would allow Americans to choose their own health insurance through the insurance market. These provisions were heavily publicized by all media entities, which is presumably the reason for the high success rate.

The data revealed several surprising and inconclusive results. Firstly, although it has been broadcast throughout the media, a large number of students did not know that

the PPACA was created to put a greater emphasis on preventative health care rather than treatment care. Most students incorrectly stated that the bill emphasized treatment care, but almost an equal number of students answered a question about community health programs correctly and incorrectly. Half of the respondents believed that the PPACA did provide funding for community health programs and half stated that it did not. This could be because the students did not associate “community health” with prevention rather than treatment.

Secondly, approximately one half of the respondents wrongly believed that the PPACA was not required to be a tax in order to be considered constitutional by the Supreme Court, while the other half correctly believed that it was. This was interesting as a large number of students correctly answered “True” to another question asking whether citizens not participating in “Obamacare” would have to pay a tax. It was also surprising as the Supreme Court announced nationally that it ruled the PPACA as a tax to make it constitutionally sound. This is most likely due to the inconsistency between President Obama’s original words and the Supreme Court’s ruling. The President originally stated that the PPACA would not be levied as a tax. The Supreme Court however, found that in order for the bill to be considered constitutional, it had to be a tax for those who do not take part in it. Many students may have not recognized the difference between the President’s words and the court ruling.

Thirdly, despite many students answering that the act was designed to “provide affordable healthcare to all Americans”, a large number of respondents incorrectly stated that the act would adversely affect drug costs in rural areas. The use of the word

“adversely” may have skewed the question for students who were not sure of the word’s meaning.

Lastly, many students wrongly believed that the PPACA was “universal” healthcare and that the bill was written over a period of two years. The bill is actually considered to be “near-universal” healthcare, but not completely universal at this time. The high failure rate for this question is most likely because of the way the media and the government portray the PPACA as being “universal” when it really is not. The government states that the bill will provide healthcare for “all Americans”, when technically, those who do not wish to participate in government-funded insurance are not required to. Another idea that may have affected student answers is Mitt Romney’s Massachusetts healthcare reform. Governor Romney’s reform was considered “universal” healthcare and was used as the model for the national health reform plan. Those students who were aware of the connection may have been more likely to believe that the national health plan was completely universal as well.

The reason that respondents may have believed the PPACA was written over a period of years is because many people may believe that because of the bill’s length and magnitude, it should take years to write a health reform bill for an entire nation. Students may also not have realized that in reality, bills cannot be continuously written over a period of years because of the way that the legislative process functions. The failure rate of this question most likely came from a combination of perceptions that it should take several years to create a national health plan as well as ignorance about the legislative process.

In actuality, the bill was written over a very short period of time, just three months. This time period was discussed somewhat in the media, but was not widely publicized.

Chapter 6

Conclusion

Through the researched gathered, it was evident that college students have a grasp on the nature of the PPACA itself. This can most likely be attributed to media influence. When looking at the provisions of the act, however, the results are less clear. There are several provisions of which college students have little knowledge such as the reduction of prescription drug costs in rural areas, tax cuts to reduce premium costs, and how the PPACA provides insurance to businesses. In contrast, college students knew the age limit for dependents to remain on their parents' insurance and that insurance companies under the act cannot turn down a client because of a preexisting condition. There were some areas of the act about which students were equally right and wrong including questions about funds for community health and whether the PPACA was required to be a tax in order to be constitutional. The latter is most surprising as the Supreme Court decision to levy the act as a tax for those who do not partake in it was followed and publicized nationally.

To transmit information about the PPACA to the public more effectively, the government should issue a new statement in the near future establishing the specific impacts the PPACA will have on the American people. Because there is so much "noise" surrounding the bill from the media and other outside sources, many citizens are confused about what the health reform truly entails. If The DHHS' website that breaks down the bill step-by-step was more widely publicized, citizens would be more likely to take the time to go online and review the PPACA in its entirety. These small steps could change

the way the American people perceive, understand, and accept the Patient Protection and Affordable Care Act.

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APPENDIX A
SURVEY INSTRUMENT

APPENDIX A
SURVEY INSTRUMENT

Patient Protection and Affordable Care Act:

A Survey Study of College Students' Knowledge of Health Care Reform in America

Please answer each question below with the either "True" or "False". If you do not know the answer, or are not familiar with the subject matter, please choose "I don't know". Please answer each question to the best of your abilities.

1. The Patient Protection and Affordable Care Act (PPACA, or "Obamacare") is considered "universal" health care.
True False I don't know
2. The PPACA allows dependents to stay on their parents' insurance until age 26.
True False I don't know
3. Previous policy-holders will be allowed to keep their current insurance under the PPACA.
True False I don't know
4. The PPACA enables holders of "Obamacare" to receive quality preventative care free of cost.
True False I don't know
5. The PPACA prevents insurance companies from refusing to take on a client due to a preexisting condition.
True False I don't know
6. The PPACA was designed to provide affordable health care for all Americans.
True False I don't know
7. This act prevents Americans from choosing their own health insurance in the insurance market.
True False I don't know

8. Those not taking part in "Obamacare" are not required to pay a tax.
True False I don't know
9. The PPACA limits the dollar value of lifetime benefits for insurance holders.
True False I don't know
10. In order to be considered constitutional, the Supreme Court ruled the PPACA to be a "tax" on Americans.
True False I don't know
11. The PPACA prevents insurance companies from rescinding their health plans to enrollees.
True False I don't know
12. The PPACA was written over a period of two years.
True False I don't know
13. The PPACA increases prescription drug costs and subsidized care payments.
True False I don't know
14. The act establishes health exchanges to help provide insurance to all businesses.
True False I don't know
15. The PPACA expands Medicare coverage.
True False I don't know
16. The PPACA was written to improve the quality and efficiency of health care.
True False I don't know
17. The act was designed to put a greater emphasis on treatment care options for Americans.
True False I don't know
18. The PPACA establishes a national prevention and health promotion strategy.
True False I don't know
19. The provisions of the PPACA will reduce the number of health care workers.
True False I don't know
20. The PPACA reduces the amount of fraud and abuse in federally funded facilities.
True False I don't know
21. The PPACA adversely affects medicine drug costs in rural areas and communities.
True False I don't know

22. The PPACA does not address the specific issue of elder abuse.
True False I don't know
23. The act establishes more rigorous screening methods for nursing home employees and those working with government-sponsored insurance such as Medicaid.
True False I don't know
24. The PPACA states that Americans must purchase long-term insurance payments in the event of a disability.
True False I don't know
25. This act implements a middle class tax cut to reduce premium costs.
True False I don't know
26. The PPACA eliminated the Indian Health Care Improvement Act.
True False I don't know
27. The health reform will reduce the national deficit by more than 100 billion dollars.
True False I don't know
28. The PPACA provides funds for community health programs.
True False I don't know

Please provide your age, gender, and race for demographic purposes. All of your information will remain anonymous.

APPENDIX B
IRB APPROVAL LETTER

APPENDIX B
IRB APPROVAL LETTER

February 19, 2014

Ms. Rachel Lynn Brown

109 Duncans Road

Ellerbe NC 28338

Title of Study: **Patient Protection and Affordable Care Act: A survey Study of College Students' Knowledge of Health Care Reform in America**

IRB Protocol #: 14-02-002

Dear Ms. Brown

The IRB has completed review of your protocol titled: "**Patient Protection and Affordable Care Act: A survey Study of College Students' Knowledge of Health Care Reform in America**" and it is APPROVED. This protocol is exempt from further review under 45CFR46.101.2.b.2.

Protocols that are determined to be exempt are re-evaluated every three years. If research described in this protocol will continue beyond **February 17, 2017** please contact the IRB no later than **February 1, 2017** so that your protocol can be re-evaluated prior to expiration.

Please note that if significant changes are made to the protocol, you must submit these changes to the IRB prior to their implementation in your study, as they may change the status of your review. Also, if any unanticipated or adverse events occur during this research, please notify me immediately.

Please note that your protocol # is 14-02-002. Please include this on your final consent forms and in future correspondence regarding this protocol.

Sincerely,

(consider attachment to email as electronic signature)

Rebecca Bullard-Dillard, Ph.D.

Dean, School of Graduate Studies and Research and

Chair, UNCP Institutional Review Board