

Health Insurance Literacy Initiative (HILI) Status

March, 2016

Scholarship

Article Published in Journal of Family and Economics Issues

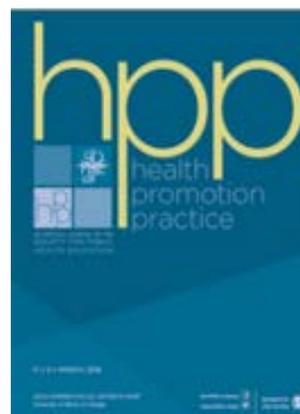
The HILI team is pleased to announce publication of “Building Health Insurance Literacy: Evidence from the Smart Choice Health Insurance™ Program” in the prestigious *Journal of Family and Economic Issues*.

The intent of the study was to understand socio-demographic and environmental variables that predict initial health insurance literacy and gains in health insurance literacy.

Citation: Barthlomeae, S., Russell, M., Braun, B., & McCoy, T. (2016, February). Building health insurance literacy: Evidence from the Smart Choice Health Insurance™ Program. *Journal of Family and Economic Issues*. 1-16. DOI 10.1007/s10834-016-9482-7.



Article Published in Health Promotion and Practice



“Smart Choice Health Insurance™: A New, Interdisciplinary Program to Enhance Health Insurance Literacy” was published in the *Health Promotion and Practice Journal*.

The article discusses impact of program on specific groups, next steps to reach a larger audience and implications for educators, consumers and policy makers nationwide.

Citation: Brown, V., Russell, M., Ginter, A., Braun, B., Little, L., Pippidis, M., McCoy, T. (2015, December). Smart Choice Health Insurance: A New, Interdisciplinary Program to Enhance Health Insurance Literacy. *Health Promotion Practice*. DOI: 10.1177/1524839915620393

Inventory of Scholarship Posted to Website

An inventory of peer-reviewed articles and presentations; curricula, Extension fact-sheets and other scholarly work is now available at:

www.extension.umd.edu/insure/research.

Program Development

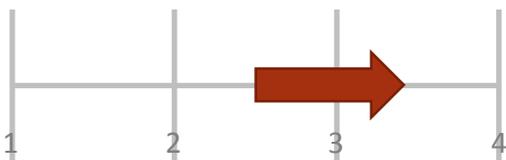
Pilot Test of Smart Choice Basics™ Reveals Answers of Effectiveness

Program designers wanted to know:
Does a condensed version of Smart Choice produce similar increases in confidence as the full version?

To get answers, the HILI team recruited pilot test sites through a webinar training in November, 2015. Indiana, Iowa and New Mexico conducted 9 workshops for 50 participants between November 2015-January 30, 2016.

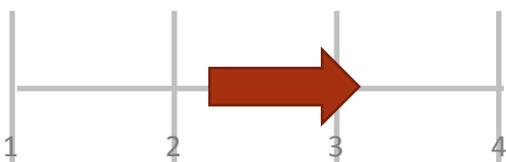
Question 1: Did participation in the *Smart Choice Basics Health Insurance™* workshops relate to an increase in consumers' confidence to understand health insurance terms?

On a scale of 1 to 4, with 1 being not at all confident and 4 being very confident, consumers moved from 2.3 before the workshop to 3.2 at the end of the workshop—an increase in confidence!



Question 2: Did participation in the *Smart Choice* health insurance workshops relate to an increase in consumers' confidence to make a smart health insurance decision?

On a scale of 1 to 4, with 1 being not at all confident and 4 being very confident, consumers moved from 2.2 before the workshop to 3.1 at the end of the workshop—an increase in confidence!



Even though case numbers were low, they were sufficient to demonstrate results similar to pilot test findings from the full *Smart Choice Health Insurance™* workshops.

Conclusions:

1. Shorten versions also produce change in confidence.
2. Understanding the terms appears to be critical to increasing confidence.
3. People leave with confidence to make smart health insurance purchase decisions.

Smart Use Health Insurance™ Smart Actions

Smart Use Health Insurance™ was designed as a multi-module curriculum. By March the first module, *Smart Actions*, was ready for pre-testing.

The HILI team wants to thank UME colleagues for helping us pre-test our new module. In April, we will train others to conduct a multi-state pilot test.

The first module of Smart Use Health Insurance™ Smart Actions, was submitted to the University of Maryland's Department of Communications Graduate Studies in Interpreting and Translation Program for translation into Spanish. Translation is funded by a UMD "Moving Maryland Forward" grant.

Testing will occur in April with UMD Residential Facilities staff. The Spanish version will be available for other states to pilot test between April and July.

SMART USE
HEALTH INSURANCE™

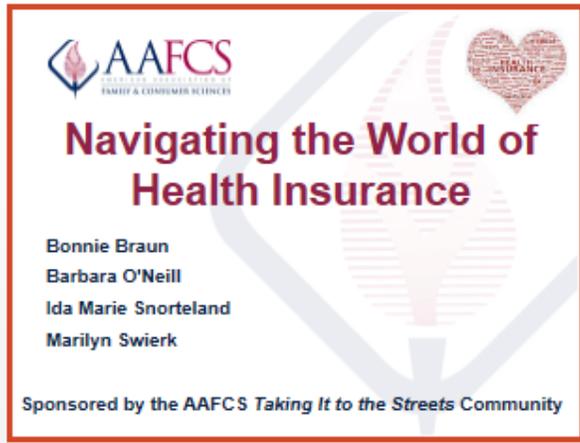
Professional Development

Navigating the World of Health Insurance

Bonnie Braun and three other members of the American Association of Family and Consumer Sciences were asked to conduct a webinar on

March 15. The focus was on key points for choosing and using health insurance. Participants were invited to work with UME to teach in their communities and help develop a high school curriculum.

This health insurance literacy initiative was developed with funding from University of Maryland Extension, the College of Agriculture and Natural Resources, and University of Delaware Cooperative Extension.



Initiative Team: University of Maryland Extension- **Bonnie Braun, Virginia Brown, Lynn Little, Teresa McCoy, Mia Baytop Russell;** University of Maryland Residential Facilities Management – **Christine Garcia; Maria Pippidis,** University of Delaware Cooperative Extension.

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Acknowledgement