Health Insurance Literacy Initiative (HILI) Status

February 2015

Certification Progress

153 Certified Educators in 32 States
Nine classes of Extension educators are now certified to teach Smart Choice. Two more are scheduled for April. Class 8 experienced the innovation of two delivery methods: on-site and distant learning teams.

Publicity

Smart Choice Featured in Health Literacy Out Loud Podcast Series

Bonnie Braun’s interview on adult education and health insurance literacy is featured in a podcast released last September. The podcast, Learning and Teaching about Health Insurance HLOL#121 can be heard at:
http://www.healthliteracyoutloud.com/?s=Bonnie+Braun

Smart Choice Featured on National Blog

Lynn Little and Bonnie Braun’s interview by the Advisory Board Company was released in January 2015. It can be read at

Health insurance literacy: A missing element in patient engagement

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Emphasis on Partnerships

Partnerships Launched with Healthy Howard, Door to Healthcare and Capital Health Connections. HILI is experimenting with partnerships to both educate navigators and assisters and the public before and during open enrollment. Letters sent by Healthy Howard to 5,000 consumers promoted UME Smart Choice workshops.

Navigators participated in a focus group to provide insight into needs for the emerging Smart Use curriculum.

Outreach workers participated in a training to use the new Smart Choice Health Insurance Basics curriculum. The new Basics curriculum was pre-tested with behavioral health specialists in the Montgomery County Department of Health and Human Services.

Smart Choice Written into New York Grant. The Community Health Care Association of New York State received funding to support a training for incoming Community Health Corps members on how to teach Smart Choice Health Insurance Basics at community health centers. The training is scheduled for spring 2015.

Scholarship—Research and Education

A Second Pilot Test of Smart Choice Launched in September. This pilot is testing the validity of a reduced number of assessment items based on findings from the first pilot. This pilot closes in late March coinciding with the end of open enrollment. Educators in 6 states are participating in the pilot test.

Articles Published
Mia Russell was lead author of an article emphasizing the tie between health literacy and financial literacy and another focused on the use of case studies to teach consumers how to make decisions.


Scholarship Inventory
For a complete inventory of scholarship from the HILI team in 2014, go to: http://extension.umd.edu/insure/research Click to open the pdf.
New Factsheets Released

Consumers are confused about subsidies and tax implications of the Affordable Care Act; about out-of-pocket costs and about the differences between Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs). To reduce confusion, several members of the HILI team have authored fact sheets.

Lynn Little authored a fact sheet explaining the types of health insurance subsidies and how to locate additional information.

Mia Russell, Bonnie Braun and Lynn Little authored a fact sheet on how to estimate “out-of-pocket” expenses.

Virginia Brown and Maria Pippidis co-authored a fact sheet on Flexible Spending Accounts and Health Savings Accounts.

UME Faculty, Staff and Administrators Alerted to Open Enrollment Changes.

Through a brief presentation during the September UME Administrative Monday, HILI members shared the need to compile records of health expenses in preparation for open enrollment. Participants were alerted to changes in health insurance plans available for 2015. All were reminded of the Smart Choice workbook they could use to help in making a smart choice health insurance purchase.

Twenty-one UMD Residential Facilities staff participated in workshops in September to prepare them for the October open enrollment in state of Maryland Health insurance plans.
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