



SMART CHOICE – SMART USE SCHOLARSHIP 2018

Peer-Reviewed Journal Articles

Published

Inwood, S., Knudson, A., Becot, F.A., Braun, B., Goetz, S.J., Kolodinsky, J.M., Loveridge, S., Morris, K., Parker, J., Parsons, R., Welborn, R., Albrecht, D. (2018) Health insurance is part of national farm policy. *Choices—A Publication of the Agricultural and Applied Economics Association*.

<http://www.choicesmagazine.org/choices-magazine/submitted-articles/health-insurance-and-national-farm-policy>.

Ketterman, J., Pippidis, M., Brown, V., & Braun. (Accepted). Teaching Consumers to Understand and Estimate Health Care Costs. *The Forum of Family and Consumer Issues*.

Mammen, S., Sano, Y., Braun, B., & Maring, E. (2018, April). Shaping core health messages: Rural, low-income mothers speak through participatory action research. *Journal of Health Communications*.

<https://www.tandfonline.com/doi/full/10.1080/10410236.2018.1465792>.

Peer-Reviewed Extension Publications

Graves, P., Nuckols, D. (Under Review). *Keep Track of Your Important Health Insurance and Health Care Papers*. UME Factsheet. Factsheet to be submitted in January 2019 to UME Fast Track for external review and publication.

Ketterman, J. (2018). *Paying for Healthcare or Daycare? Flexible Spending Accounts Can Help!* UME Factsheet. Factsheet submitted to UME Fast Track for external review and publication in 2019.

http://extension.umd.edu/sites/extension.umd.edu/files/_docs/Flexible%20Spending%20Accounts%20Final.pdf.

Nuckols, D and Graves, P. (Under Review) *Medical Credit: Safety Net or Debt Trap?* UME Factsheet. Submitted to UME Fast Track for external review and publication in 2019.

Pippidis, M. (2018). *Farm Operations and Health Care Insurance Options*. University of Delaware Cooperative Extension Factsheet.

http://extension.umd.edu/sites/extension.umd.edu/files/_docs/Farm%20operations%20and%20health%20care%20insurance%20final.pdf

Non-Peer Reviewed and Invited Publications

Ketterman, J., Pippidis, M., Brown, V., McCoy, L., & Wang, C. (2018). *Smart Use Health Insurance™ - Understanding and Estimating Health Care Costs – Findings Revealed*. University of Maryland Extension available at:

[http://extension.umd.edu/sites/extension.umd.edu/files/_docs/programs/insure/HILI%20Estimating%20Costs%20Multi-State%20Pilot%20Test%20Results%20August%202018%20Final%20\(2\).pdf](http://extension.umd.edu/sites/extension.umd.edu/files/_docs/programs/insure/HILI%20Estimating%20Costs%20Multi-State%20Pilot%20Test%20Results%20August%202018%20Final%20(2).pdf)

Delmarva Farmer Special Supplement, Health and Farm Vitality, released January 1, 2019, Found at http://extension.umd.edu/sites/extension.umd.edu/files/_images/uploaded/Health%20and%20Wellness%20Insert.pdf

As a result of the 2018 *Strengthening Health and Farm Vitality Forums* in DE and MD, the team was invited to produce a 12 page supplement. Funding for 1000 copies to be distributed in MD was provided by UME. Funding for distribution in DE was provided by University of Delaware Extension and the Northeast Extension Risk Management Education Center.

List of all articles in the Delmarva Farmer Health and Farm Vitality Supplement:

Ketterman, J. *Save Money with FSAs and HSAs*

Ketterman, J. *Are you Feeling Financially Well?*

Nuckols, D. *Paying for Healthcare: Solutions for the “What-Ifs”*

Nuckols, D. *Medical Credit Cards: Safety Net or Debt Trap?*

Pippidis, M. *UD and UMD Extension Helping to Build Healthy Communities*

Pippidis, M. *Understanding the Alphabet Soup of Health Insurance Plans*

Pippidis, M. *Farm Operations and Health Care Insurance Options*

Pippidis, M. *Comparing and Choosing Health Insurance Plans*

Pippidis, M. *Options for Employers to Help Cover their Employees' Health Insurance*

Pippidis, M. *Medicaid and Children's Health Insurance Programs for Farm Families*

Pippidis, M. *Health Care Marketplace Plans May Provide Financial Help*

Pippidis, M. *Estimating Annual Health Care Costs*

Pippidis, M. *Knowing, Improving Health Care Costs*

Pippidis, M. *Strategies for Paying Down Debt*

Pippidis, M. *Help Yourself-Find Help*

Pippidis, M. *Ways to Talk Farm Success Planning*

Pippidis, M. *Helping Someone Experiencing a Crisis: What Can You Do?* Adapted

Pippidis, M. *Retirement Planning for Farm Families; Where Will the Money Come From?* Adapted

UME FCS Breathing Room, a Wellness Blog

Ketterman, J. (November, 2018) *Tis the Season...For Health Insurance*, Breathing Room Blog, Found at <https://breathingroom.umd.edu/2018/11/06/tis-the-season-for-health-insurance/>.

Ketterman, J. (October, 2018) *Open Enrollment: Don't forget to check your beneficiaries*, Found at <https://breathingroom.umd.edu/2018/10/23/are/>

Ketterman, J. (August, 2018) *Are Your Sick of Confusing Health Insurance Terms?* Found at <https://breathingroom.umd.edu/2018/08/07/are-you-sick-of-confusing-health-insurance-terms/>.

Nuckols, D. *Open Enrollment: (November, 2018) Will your Adult Child be Moving?* Found at <https://breathingroom.umd.edu/2018/11/20/open-enrollment-will-your-adult-child-be-moving/>.

University of Delaware – Living Great in the First State FCS Blog

Ketterman, J. (October, 2018) *Tis the Season for Health Insurance*, Found at <http://extension.udel.edu/blog/tis-the-season-for-health-insurance/>.

Curricula/Programs

Ketterman, J., McCoy, L., & Brown, V., Braun, B., & Little, L. (Under Development) *Smart Use Health Insurance: Smart Actions* Canvas Course, Certified Educator Training.

Nuckols, D. (Under Development) *Smart Use Health Insurance™ - Disputes*. New module concept in development. IRB submitted and approved to conduct exploratory informational interviews with health insurance company representatives, physician billing office representatives, and surveys with consumers.

Pippidis, M. (2018) *Smart Choice Health Insurance™ - Medicare Basics*. Consumer workshop.

Proposals Submitted

Ketterman, J., & Pippidis, M. FERMA Proceedings (Accepted), presentation May 2018.

Ketterman, J., & Nuckols, D. MRHA Conference (Accepted), presentation October 2018.

Pippidis, M., Ketterman, J., McCoy, L., Brown, V., Wang, C., & Graves, P. AFCPE Conference (Accepted), presentation November 2018.

Pippidis, M., Ketterman, J., McCoy, L., Brown, V., Braun, B., Little, L., & Graves, P. NEAFCE Conference (Accepted), presentation September 2018.

Peer-Reviewed Presentations

Braun, B., Inwood, S., and Pippidis, M. (2018, May). *Connecting health and well-being to farm and ranch vitality: Health insurance tools you can use*. Bloomington, MN

Ketterman, J., & Nuckols, D. (2018, October). *Health Insurance Literacy: A Pathway to Healthier Communities*. Maryland Rural Health Conference. Cambridge, MD

Pippidis, M., Ketterman, J., McCoy, L., Brown, V., Wang, C., & Graves, P., (2018, November). *Smart Use Health Insurance: Taking the Confusion out of Understanding and Estimating Health Care Costs*. Association for Financial Counseling & Planning Education Symposium. Norfolk, VA.

Pippidis, M., Ketterman, J., McCoy, L., Brown, V., Braun, B., Little, L., & Graves, P. (2018, September). *Understanding and Estimating Health Insurance Costs – A Smart Use Health Insurance™ Program*. NEAFCS Annual Session. San Antonio, TX

Ketterman, J., & Pippidis, M. (2018, May). *Understanding and Estimating Health Insurance Costs*, Family and Economics Resource Management Association Conference. Clearwater Beach, FL

Invited Reviewed Presentations

Ketterman, J. (2018, February). Understanding and Estimating Health Care Costs. Mid-Atlantic Regional Women in Ag Conference. Dover, DE

Referred Conference Proceedings

Pippidis, M., Ketterman, J., Brown, V., McCoy, L., & Wang, C. (2018). Taking the Confusion out of Understanding and Estimating Health Care Costs. *Proceedings of The Association for Financial Counseling and Planning Education Annual Conference*, pg. 59-60.

Teaching (Certified Educators, Other Educators and Consumers)

The HILI (Health Insurance Literacy Initiative) team led 23 Smart Choice / Smart Use workshops reaching 186 individuals. Workshops were offered in person and online to certify educators as professional development for partnering organizations, and consumer workshops. Consumer and professional development workshops were offered in Maryland and Delaware. Certified educator training involved 34 participants from four states.

Certified Educators

Smart Use Health Insurance™ - Smart Actions for Using Your Health Insurance, Certified Educator Webinar training January 24, 2018.

Smart Choice Health Insurance™ Basics, Smart Use Health Insurance™ - Smart Actions, Your Health Insurance Benefits and Understanding and Estimating Costs. Health Insurance Literacy Educator Training, Boulder County Department of Housing and Human Services. Longmont CO. May 30 & 31, 2018.

Smart Choice Health Insurance™ Basics. Health Insurance Literacy Educator Training, Idaho Extension, St. Luke's Health Care System, & Iowa Extension. Webinar August 28, 2018.

Professional Development of Community Partners

McCoy, L., Ketterman, J., & Graves, P., Smart Use Health Insurance™ - Smart Actions, Rural Actions Enrollment Network, March 19, 2018.

Pippidis, M, Smart Use Health Insurance™ - Understanding and Estimating Costs, Delaware Child Watch, January 21, 2018

Consumer Workshops

Braun, B. DePaul Dental Health Club Panel. Seton Outreach Center, Emmitsburg, MD. November 15, 2018.

Ketterman, J., Smart Use Health Insurance™ - Your Health Insurance Benefits, Allegany College Center for Education and Workforce Development, December 17, 2018.

Ketterman, J. Smart Choice Health Insurance™ Basics, November 5, Oakland Library, Oakland, MD, 2018.

Ketterman, J., McCoy, L., & Nuckols, D., Smart Use Health Insurance™ - Smart Actions, FCS Retreat, October 30, 2018.

Ketterman, J. & McCoy, L. Understanding and Estimating Healthcare Cost, Oakland, MD March 19, 2018

Ketterman, J. Smart Choice Health Insurance™ Basics, Allegany College Center for Education and Workforce Development, October 15, 2018.

Pippidis, M. Smart Use Health Insurance™ Smart Actions for Using Your Health Insurance Wisely, Bear Library, January 23, 2018.

Pippidis, M. Smart Use Health Insurance™ - Smart Actions for Using Your Health Insurance Wisely, South Coastal Library, January 30, 2018.

Pippidis, M Smart Use Health Insurance™ - Understanding & Estimating Costs, Bear Library, February 27, 2018.

Pippidis, M. Smart Choice Health Insurance™ Basics. Bear Library. October 9, 2018.

Pippidis, M. Smart Choice Health Insurance™ - Medicare Basics. Hockessin Library, October 12, 2018.

Pippidis, M. Smart Choice Health Insurance™ - Medicare Basics. Bear Library, October 22, 2018.

Nuckols, D. Smart Use Health Insurance™ - Understanding and Estimating Healthcare Cost, September 8, 2018.

Sorenson, C. Smart Choice Health Insurance™ Basics, Wells House at Gale Recovery, Frederick, MD. October 22, 2018.

Webinar Programs

Brown, V. and Nuckols, D. Smart Use Health Insurance™ - Smart Actions for Using Your Health Insurance, Consumer Webinar training March 1, 2018.

Ketterman, J. Smart Use Health Insurance™ - Smart Actions for Using Your Health Insurance, Mid-Atlantic Women in Ag, Consumer Webinar training March 1, 2018.

Ketterman, J. and Pippidis, M. Smart Choice Basics, Consumer Webinar for Mid-Atlantic Women in Ag, October 10, 2018.

McCoy, L., and Ketterman, J. Tips for selecting Health Insurance, University of Maryland Extension Admin Monday, October 22, 2018.

Applied Research

1. With \$5000 from the UME FCS program, Ali Hurtado, Jesse Ketterman and Teresa McCoy conducted two millennial focus group in the spring of 2018. The findings will be used as the basis for additional research, if needed, and to make health insurance literacy education program decisions. An article is underdevelopment.
2. Virginia Brown, PI, Maria Pippidis, Bonnie Braun and Shoshanah Inwood (Ohio State University) executed the planned forums in Maryland Delaware in September, 2018. The forums were titled, *Strengthening Health and Farm Vitality*. One in Ohio will occur in early 2019. The team also conducted a national webinar with 80 registrants titled, *Strengthening Health and Farm Vitality: Tools You Can Use*.

The \$20,000 project, funded by the Northeast Rural Development Center, is titled: *Developing a Coordinated Community Risk Management Approach to Health and Health Insurance among Farm Enterprises*. A handbook on how to conduct forums will be available for national distribution in the spring of 2019.

3. As a result of the Strategic Doing work sessions at the September 21, 2018 *Strengthening Health and Farm Vitality Forum*, Ali Hurtado submitted a proposal on November 8 for the AGNR's transdisciplinary seed grant funds.

The \$10,000 proposal request is titled: *Strengthening Health and Farm Vitality by Assessing Stress among MD Farmers*. Included in the multi-disciplinary grant team are: Darren Jarboe, Jennifer Rhodes, Kim Rush Lynch, Virginia Brown and Dhruvi Patel.

4. **The Impact of Health Insurance Access on Farmers and Ranchers**, \$486,452 research grant submitted by University of Georgia to USDA/AFRI August 22, 2018. If funded, Virginia Brown will be a Co-PI for a subcontract of \$ 49,707 on this 3-year multi-state integrated research and extension grant. The grant targets small and medium farms in 11 states studying impact of health insurance, specifically on succession planning. (Unfunded, January 2019).
5. Teresa McCoy financially supported a targeted sample of 100 millennials living in Maryland or Delaware who participate in a national study. Virginia Brown is a member of the national research team responsible for the study. The study grew out of the work of the ECOP Health Insurance Literacy Action team that Virginia chaired.

Recruitment began on November 15, 2018. Results, both national and for MD and DE will be available in the spring of 2019. This study serves as a proof of concept pilot test of using text messaging in reaching and teaching millennials. HILI team members will make decisions about teaching that targeted audience based, in part, on the results.