

**Understanding & Applying
Theoretical Frameworks to
Health Insurance Literacy**

Webinar

Thursday, December 6, 2012

1-2:30 EST



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Today's Focus

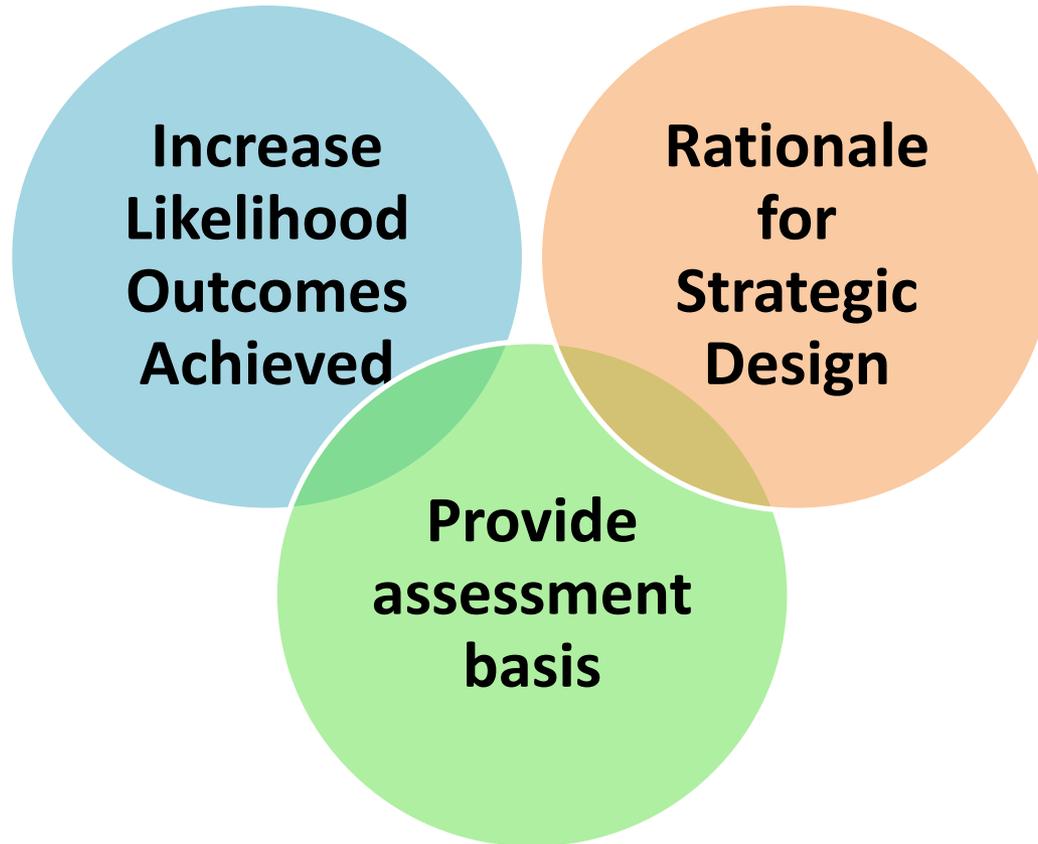
- Launch work teams-identify teams and leaders
- Increase knowledge of theoretical basis of work
- Determine future touch points



Consumers Don't Understand Health Insurance

- They struggle with the basic concept of insurance
- They REALLY struggle with cost-sharing terms
- They dread shopping for coverage

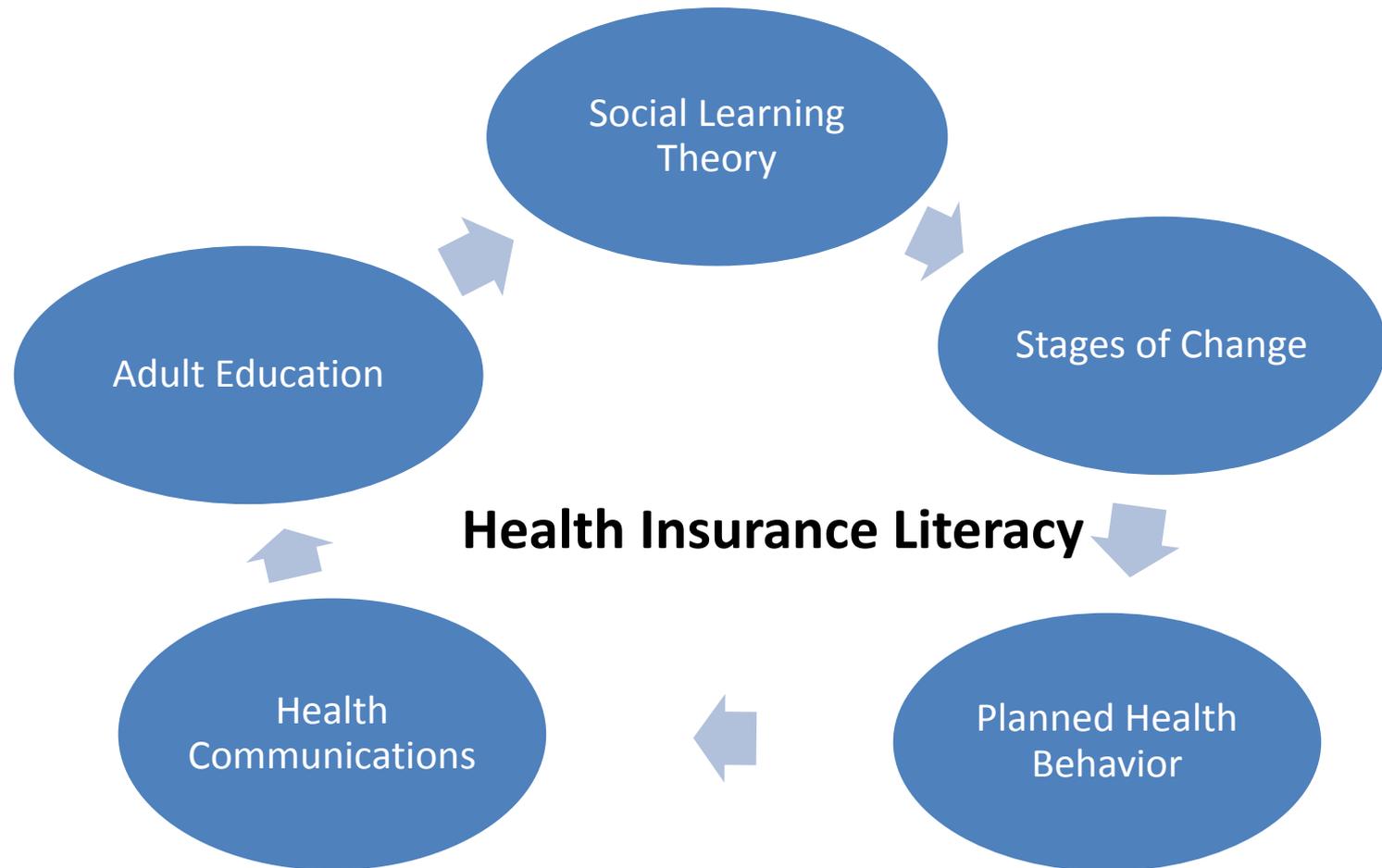
Why Use Theory in Program Design and Evaluation



How can theories be tested for goodness of fit?

- Logical;
- Consistent with everyday observations;
- Similar to those used in previous successful programs; and
- Supported by past research in the same or r
- Related area.
- Source: U.S. Department of Health and Human Services. National Institutes of Health. National Cancer Institute. (2005). Theory at a glance: A guide for health promotion practice.

What theories are a good fit for a health insurance literacy intervention?



Survey Says . . .

December 6, 2012



Michelle Rodgers, PhD

Associate Dean for Extension and Outreach
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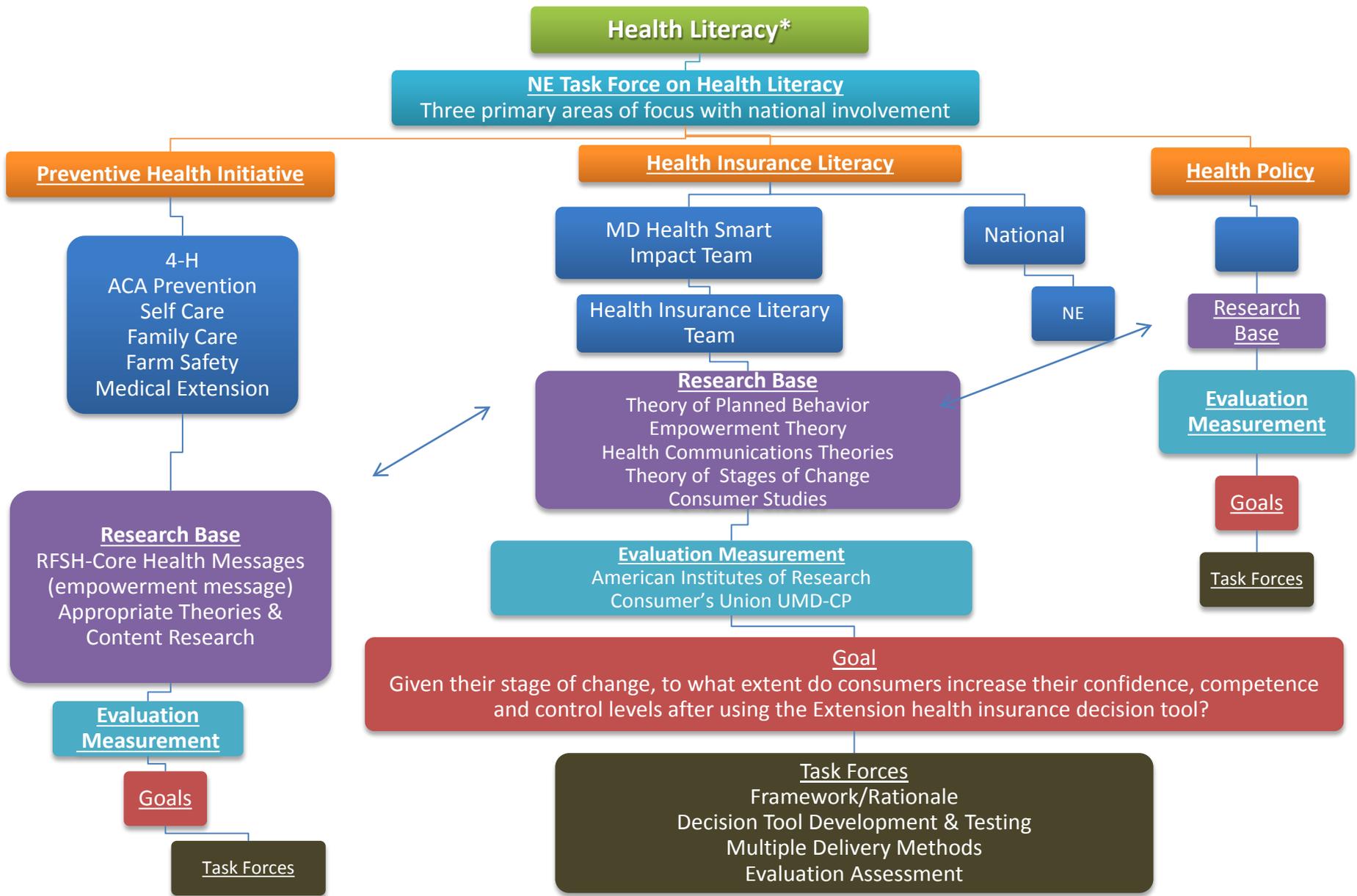
Extension Multi-State Health Literacy Initiative

**A new and unique opportunity to address health literacy of youths and adults across the nation.
The higher the level of health literacy,
the greater the likelihood of positive health outcomes.**

Research and theory-based initiative components:

- 1) Public Issues Education**
- 2) Preventive Health Care**
- 3) Health Insurance Literacy**

Source: Braun, B. (October, 2012). Responding to Health Care Reform: Mobilizing Extension. *Journal of Extension* <http://www.joe.org/joe/2012october/comm1.php>



*ECOP Task Force - 2013 determine overall goals and objectives nationally

Taskforces

- Leadership for Framework/Rationale/Operations
- Decision Tool Development & Testing
- Multiple Delivery Methods
- Evaluation Assessment

Health Insurance Literacy Initiative Time and Task Table October '12-February '13

*Tasks	Oct & Nov	Dec	Jan	Feb	Comments
Research and Theoretical Framework					
Task1: Create the framework, rationale and theoretical base for the Initiative	Michelle, Bonnie				Test November 8;
Task 2: Create and disseminate a video explaining the framework		Michelle & Bonnie			Set date for creating the video and for distribution.
Content and Output					
Task 1: Review existing decision tools and information on health insurance literacy and education	Content and Output Task Force Maryland Team				MD team is almost finished with this review and has created a rubric to judge existing curricula and educational tools
Task 2: Create a decision tool for health insurance education and teaching		Content and Output Task Force Maryland Team	Review draft—all members of the initiative	Testing of the tool—February-May	First tool will be built on a decision-tree architecture. Other tools can be created during test period

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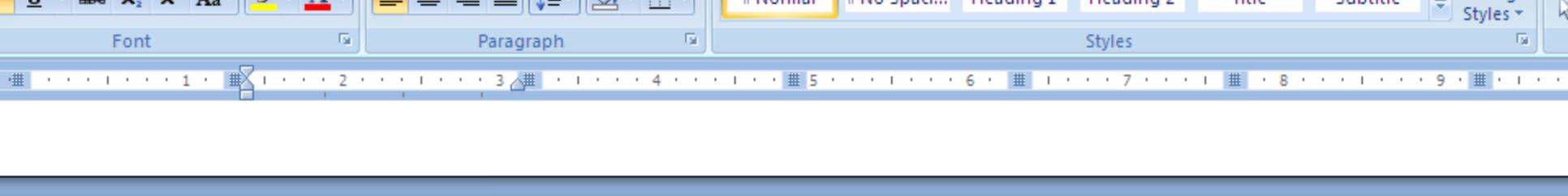
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Health Insurance Literacy Initiative Time and Task Table October '12-February '13

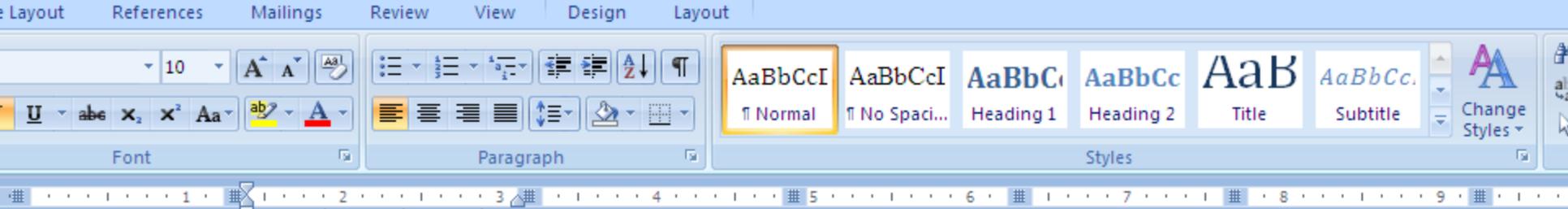
*Tasks	Oct & Nov	Dec	Jan	Feb	Comments
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Evaluation and Assessment					
Task 1: Critique rubric for assessing materials created by Maryland Team	Evaluation and Assessment Task Force				
Task 2: Create Evaluation Plan for formative, process and summative evaluation including a time and task table for all tasks		Evaluation and Assessment Task Force			Base the plan on the theoretical foundation to be provided by November 8
Task 3: Distribute plan for review and comment resulting in an accepted plan for collecting and analyzing data for decision-making			Evaluation and Assessment Task Force		All need to be functioning against the plan following directions provided by the Task Force by end of January
Task 4: Create tools for data collection and analysis			Evaluation and Assessment Task Force	Evaluation and Assessment Task Force	Pretest tools if possible; have ready by first scheduled testing session



Health Insurance Literacy Initiative Time and Task Table October '12-February '13

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Task 1: Inventory potential methods of delivery, and research showing effectiveness of methods with audiences		Delivery Methods Task Force			
Task 2: Create an analysis chart showing pros & cons and feasibility of methods		Delivery Methods Task Force			
Task 3: Distribute analysis for review and critique resulting in a priority list of methods for initial testing			Delivery Methods Task Force		
Task 4: Work with Content and Output Task Force to create a test of the decision tool using the prioritized methods				Delivery Methods Task Force	Will need to coordinate with Evaluation Task Force



Health Insurance Literacy Initiative Time and Task Table October '12-February '13

*Tasks	Oct & Nov	Dec	Jan	Feb	Comments
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Pilot Testing of Decision Tool					
Task 1: Identify volunteers for testing the decision tool and method of delivery		Content and Output Task Force	Volunteers schedule dates/times for tests between late February and end of April		
Task 2: Conduct training for volunteers in use of decision tool, methods of delivery and evaluation data collection		Delivery Methods Task Force		Content and Output Evaluation & Assessment & Delivery Methods Task Forces Volunteers	Must be done in time for first testing session.
Task 3: Contest test of tool and methods.				Volunteers	
Task 4: Collect and analyze data				Volunteers, Evaluation & Assessment Task Force	Data collection
Task 4: Create recommendations for modification of tool and delivery methods					This will be done in the summer of 2012

Timeframe - Details on Time and Task

- Nov-Feb 2013 - Task team work
- March-May 2013 - Testing of decision tool, delivery, evaluation
- Early Summer - Refinement of above
- Summer - Preparations to deliver education
- Fall - Delivery of health insurance literacy education and data collection
- Winter 2013 - Data analysis/reporting/presentations