Health Insurance Literacy Initiative (HILI)
Spring / Summer 2021

Since the passage of the Affordable Care Act (ACA), Cooperative Extension has played an active role in educating consumers on how to choose and use health insurance.

In 2011, the Consumers Union, **University of Maryland College Park**, and American Institutes of Research (AIR) hosted a roundtable to define health insurance literacy and how to measure it.

In 2012, **University of Maryland Extension** and **University of Delaware Cooperative Extension** collaborated to launch the **Health Insurance Literacy Initiative** (HILI). HILI has produced evidence-based, empowerment programs intended to reduce confusion, increase capability, and increase confidence of consumers to make a smart choice and use decisions about health insurance.

The first article, *Understanding Health Insurance Literacy: A Literature Review* published in 2013 (Kim, Braun, & Williams) recently reached 4,000 reads on ResearchGate.

A recent survey by OnePoll (2021) reinforces the work of the **Health Insurance Literacy Initiative** indicating that more than half of Americans are still confused by Health Insurance.

Program Delivery

For the first six months of the year, the HILI team continued to offer webinars with our local partners and sessions that attracted participants from multiple states. In total there were 20 webinars reaching 134 participants. Information about the educational modules we provide is available at https://extension.umd.edu/insure.

Consumer Education

The HILI team offered a series of webinars in the spring focusing on the use of health insurance. **Maria Pippidis** and **Lisa McCoy** presented *Understanding and Estimating Health Care Costs*. **Dorothy Nuckols** and **Jesse Ketterman** taught our latest module, *Managing Health Insurance and Resolving Conflicts*. **Carrie Sorenson** and **Jesse Ketterman** presented *Smart Use Smart Actions* and **Dorothy Nuckols** and **Carrie Sorenson** facilitated *Your Health Insurance Benefits*.

Jesse Ketterman wrote and posted two blog articles on the Family and Consumer Sciences, Breathing Room blog site (https://breathingroom.umd.edu/). Titles of the posts include, *Do I need a different insurance plan* and *Staying Healthy with Health Insurance.*

Maria Pippidis and **Jesse Ketterman** continue to facilitate the Health Insurance Options for Farmers and Small Businesses module. Audiences include Wisconsin Arability Program, ESP Webinar Series, National Extension Risk Management Education Conference, and the Mid-Atlantic Women in Ag Lunch and Learn Series.

Lisa McCoy and Alex Chan are working on a module focused on mental health and health insurance considerations. The team intends to launch the module in late fall.

Carrie Sorenson and Jesse Ketterman were invited by DC Health Connect to present as part of their *Get the Facts, Get Covered: Virtual Town Hall Conversations*. The webinars were offered in multiple languages and targeted recent immigrants reaching 49 participants.

Professional Development

Maria Pippidis was invited by Wisconsin Agrability Program to present *Health Insurance Options for Farmers and Small Businesses*. Dorothy Nuckols and Jesse Ketterman submitted proposals, which were accepted for the ESP webinar series on Managing Health Insurance and Resolving Conflict and Health Insurance Options for Farmers and Small Businesses, respectively. Co-presenting with Jesse Ketterman was Maria Pippidis.

Certified Educator Training

In January 2020, the HILI team launched the Smart Choice Smart Use^{TM} Certified Educator Program via the online platform of the Extension Foundation. Team members involved in the project include Jesse Ketterman, Carrie Sorenson Dorothy Nuckols, Lisa McCoy and Maria Pippidis.

The virtual training prepares educators to teach *Smart Choice Basics, Smart Use Smart Actions, Smart Use Essential Health Benefits, Understanding and Estimating Health Care Costs*. As of this date, 6 individuals began the program with 4 completing the program.

Scholarship

Dorothy Nuckols, Lisa McCoy, Jesse Ketterman, Catherine Sorenson, and Chenzi Wang wrote a research article titled, *Understanding Health Insurance Benefits: Implications for Health and Policy*. The article was submitted to the Journal of Extension in April. Jesse Ketterman, Maria Pippidis, Dorothy Nuckols, Carrie Sorenson, and Chenzi Wang submitted an article, Health Insurance Options in Your Senior Years, to the Journal of NEAFCS.

HILI team members submitted five proposals to national and state conferences. To date, two proposals were accepted and one proposal is pending. Leading the proposals were Dorothy Nuckols, Jesse Ketterman, and Maria Pippidis.

Titles of the accepted proposals include:
1) *When Your Health Insurance Plan Says No: How to Avoid, Prevent, and Solve Surprise Conflicts.*
2) *Health Insurance Options for Farmers and Small Business Owners*.

Of Note—

Michael Bievenour joined the HILI team! Michael serves as an Agent Associate with University of Maryland Extension in Wocester County on the lower Eastern Shore of Maryland.

University of Maryland Extension migrated to a new website this spring, which included the Insure website. This was an opportunity for us to update content, links and provide a fresh look. Our new site is [Health Insurance Literacy.](#)

The HILI team received third place recognition in the Financial Management Award with the NEAFCS Maryland Affiliate with the *Understanding and Estimating Health Care Costs* module.

Acknowledgement

This health insurance literacy initiative was launched in 2012 with funding from University of Maryland Extension, the College of Agriculture and Natural Resources, and University of Delaware Cooperative Extension, the University of Maryland--College Park and supplemental revenue generation.

Initiative Team:

University of Maryland Extension -
Michael Bievenour, Bonnie Braun, Ali Hurtado, Jesse Ketterman, Lynn Little, Lisa McCoy, Dorothy Nuckols, Carrie Sorenson and **Chenzi Wang.**

University of Delaware Cooperative Extension – **Maria Pippidis**

For more updates visit the [Health Insurance Literacy](#) website.