



Extension's Health Insurance Literacy Initiative: From Pilot to Program

June 10, 2013

Webinar

As you wait for the session to begin,
please use the chat box to type your response
to the following question:

What do you expect to learn from today's webinar?

Welcome To Webinar



Michelle Rodgers, PhD
Associate Dean for
Extension and Outreach
University of Delaware's
College of Agriculture and
Natural Resources
and
Director, University of
Delaware Cooperative
Extension
mrodgers@udel.edu



Mobilizing Extension—the HILI

Health Insurance Literacy Initiative (HILI)

Proposed April 2012

Organized August 2012

Became a Multi-state Initiative in October 2012

Pilot Testing April 2013

Launch Fall 2013

The Driver--

January 1, 2014

Major
Reforms
Begin





Bonnie Braun, PhD
Faculty Scholar
Horowitz Center for Health Literacy

**Professor
and Extension Family Policy Specialist
Department of Family Science
School of Public Health
University of Maryland College Park**
bbraun@umd.edu
301-335-4335





Health Insurance Literacy

The degree to which individuals have the knowledge, ability, and confidence to:

- a) Find and evaluate information about health plans;
- b) Select the best plan for his or her family's financial and health circumstances, and
- c) Use the plan once enrolled.



Measuring health insurance literacy: A call to action and report from the health insurance literacy expert roundtable. (2011), Washington, D.C.: Consumers Union. Available at: http://www.consumersunion.org/pub/Health_Insurance_Literacy_Roundtable_rpt.pdf

Hypothesis Guiding HILI

RC + IC & IC = SC

Reduce Confusion +
Increase Capability &
Increase Confidence

=

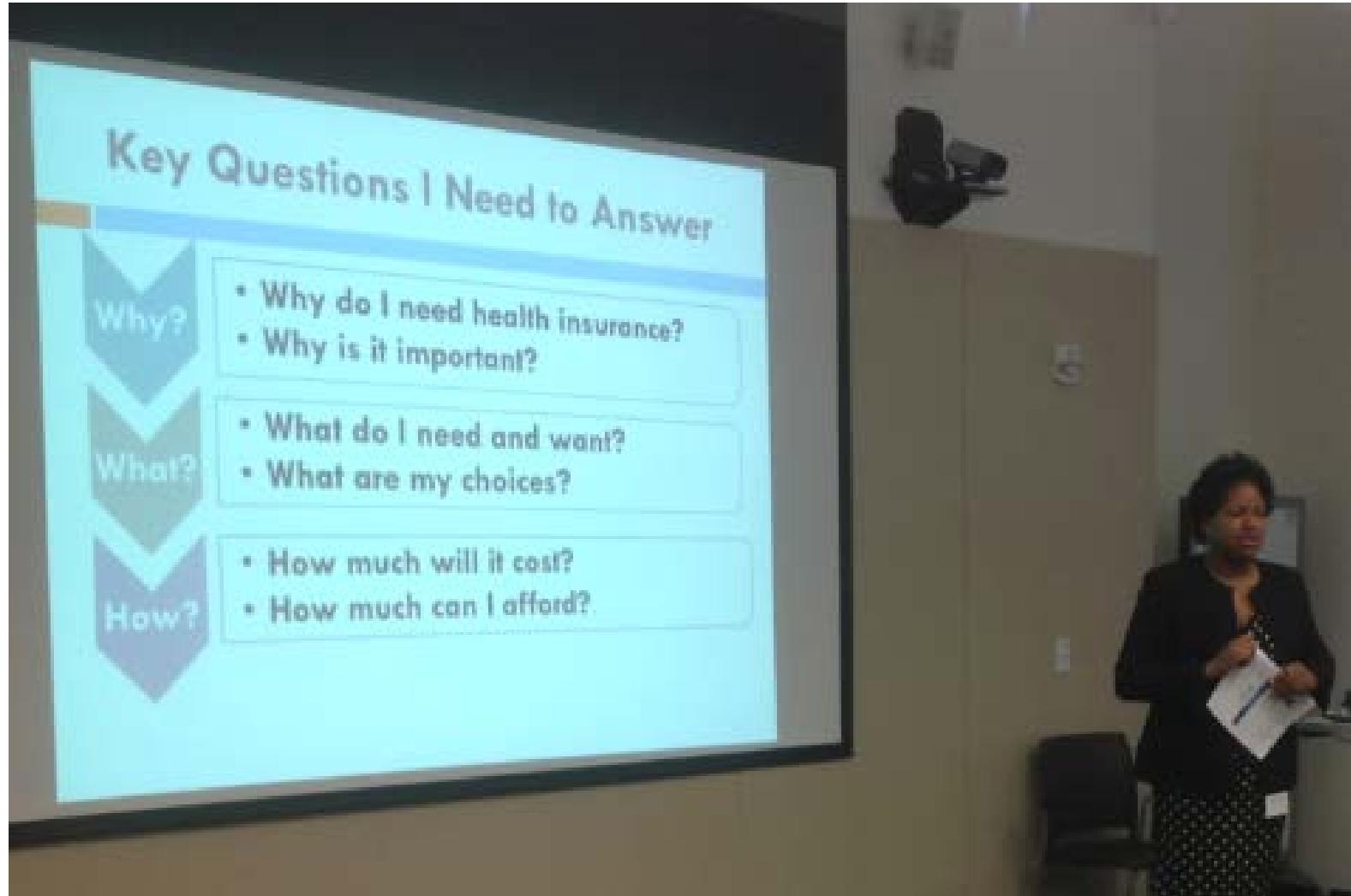
Smart Choice

What We Will Be Learning & Doing Today

- Who Participated
- What Happened
- What We Found
- Making Meaning of Findings
- What happens next



Mia Baytop Russell – Smart Choices





My Smart Choice Health Insurance Guide

- My Health Insurance Needs Worksheet
- Sample Health Plans
- My Health Insurance Comparison Worksheet
- My Monthly Spending Plan Worksheet
- Important Words I Need to Know
- How You & Your Insurer Share Costs - Example

Pilot Testing



Employees of UMD, Hispanic & English Sessions



Graham McCaulley and Molly Vetter-Smith Missouri



Pilot Test Educators

- Delaware – Maria Pippidis
- Georgia – Joan Koonce
- Iowa – Joyce Lash, Brenda Schmitt, Barb Wollan
- Kansas – Elizabeth Kiss, Debra Wood
- Maryland – Lynn Little, Mia Russell, Virginia Brown
- Texas – Dawn Burton



Pilot Test Expert Reviewers

- Iowa - **Suzanne Bartholomae**
- Kansas – **Elizabeth Kiss**
- Minnesota – **Mary Jo Katras, Brianna Routh**
- Montana – **Marsha Goetting**
- New Hampshire – **Sharon Cowen**



What Happened?

- 13 workshops in 6 pilot states: (DE, GA, IA, KS, MD, TX)
- May 1-18, 2013 - Approximately 2 hours
- 135 documented participants
- All used pilot test materials:
Guidebook, PPT,
assessment instruments,
and clickers





Assessment Instruments

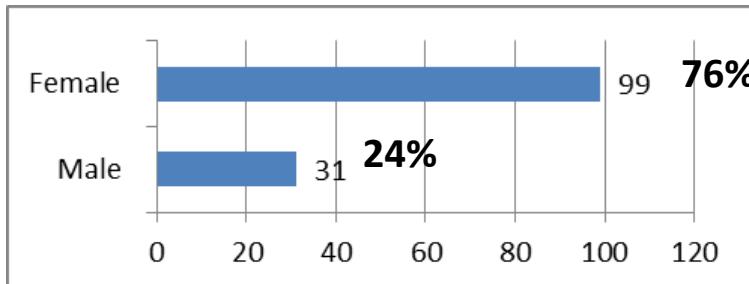
- Structured observations
- Question/comments collection pre workshop
- Pre/Post Assessments
- Questions/comments collection post workshop
- Question response collection pre workshop
- End-of-session survey for educator
- Materials analysis



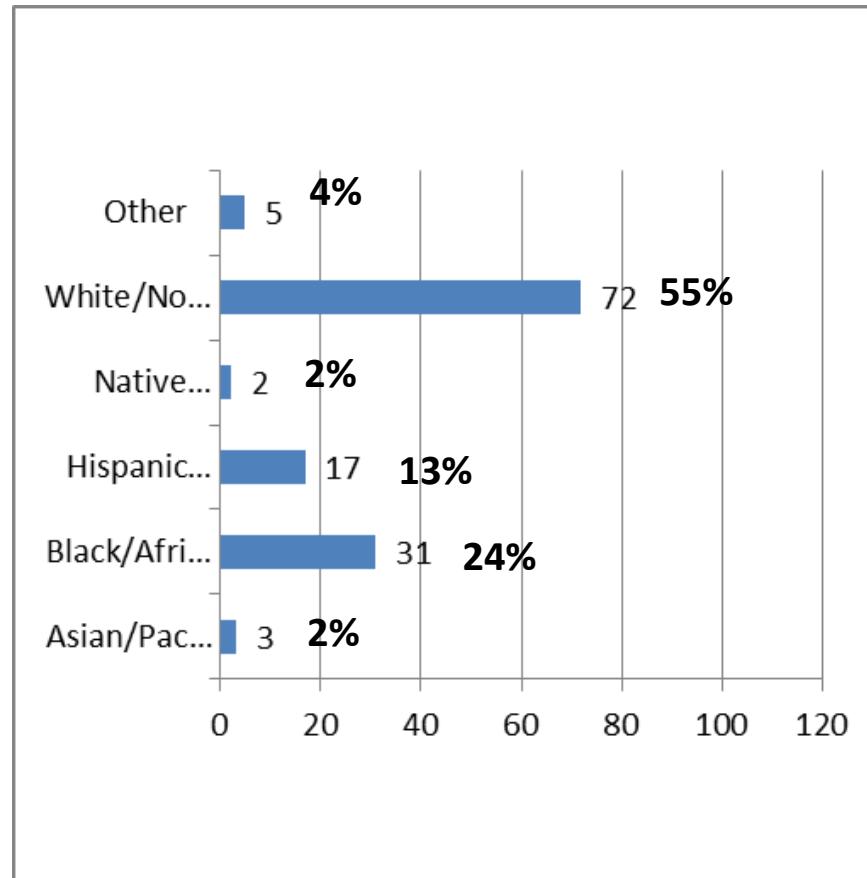
Pilot Test Consumers

Highest Participant Count: 135

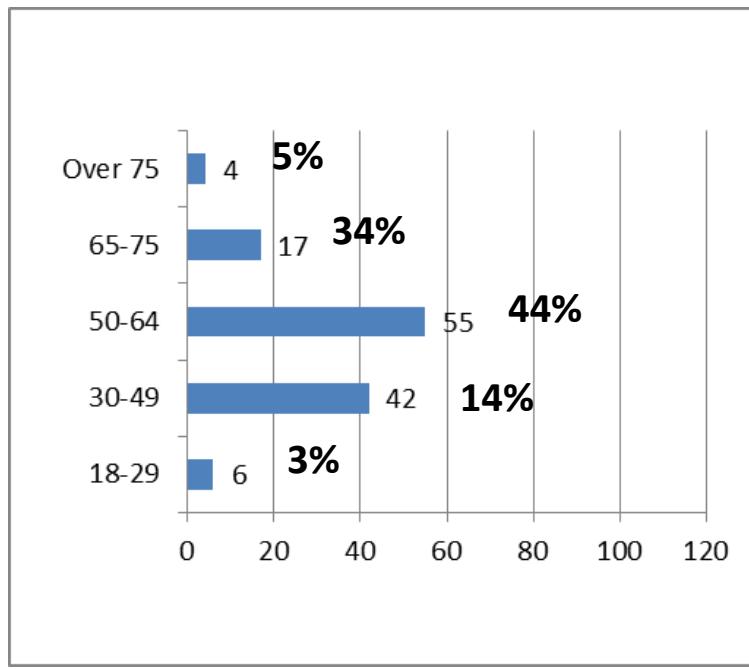
Gender



Race



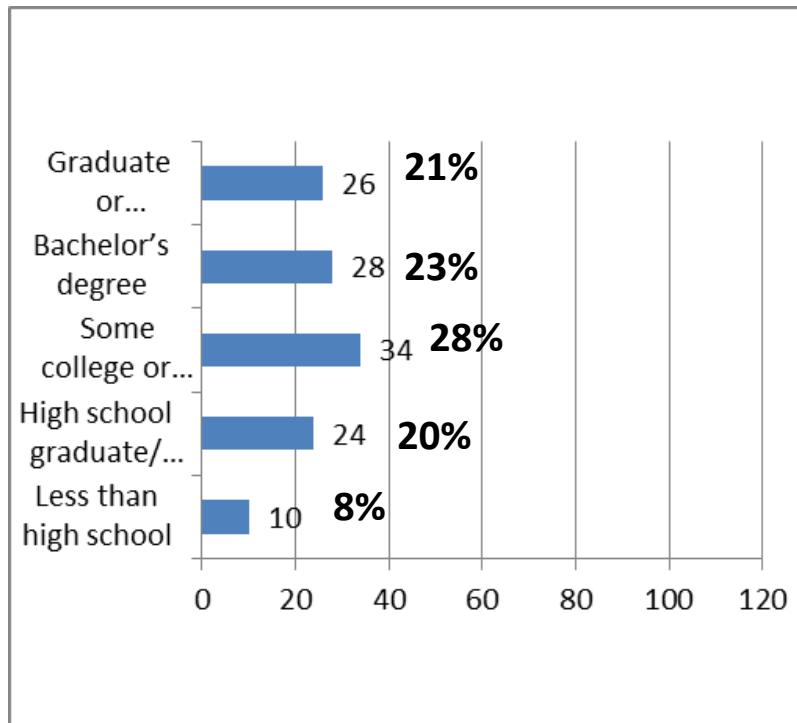
Age



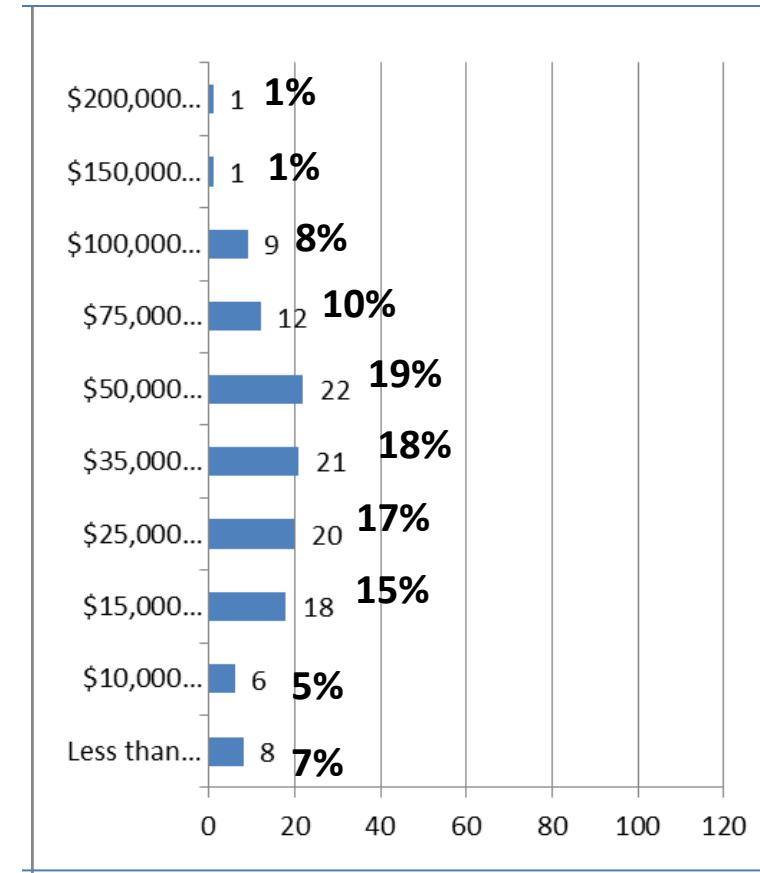


Pilot Test Consumers

Education



Income



HILI Data Digest



Back row: Chris Garcia, Virginia Brown, Nicole Finkbeiner, Bonnie Braun
Front row: Maria Pippidis and Mia Russell listen to Teresa McCoy, evaluator, explain process for reviewing data and determining preliminary findings to report on June 10.

Photos by Megan O'Neil, HILI member, June 6, 2010

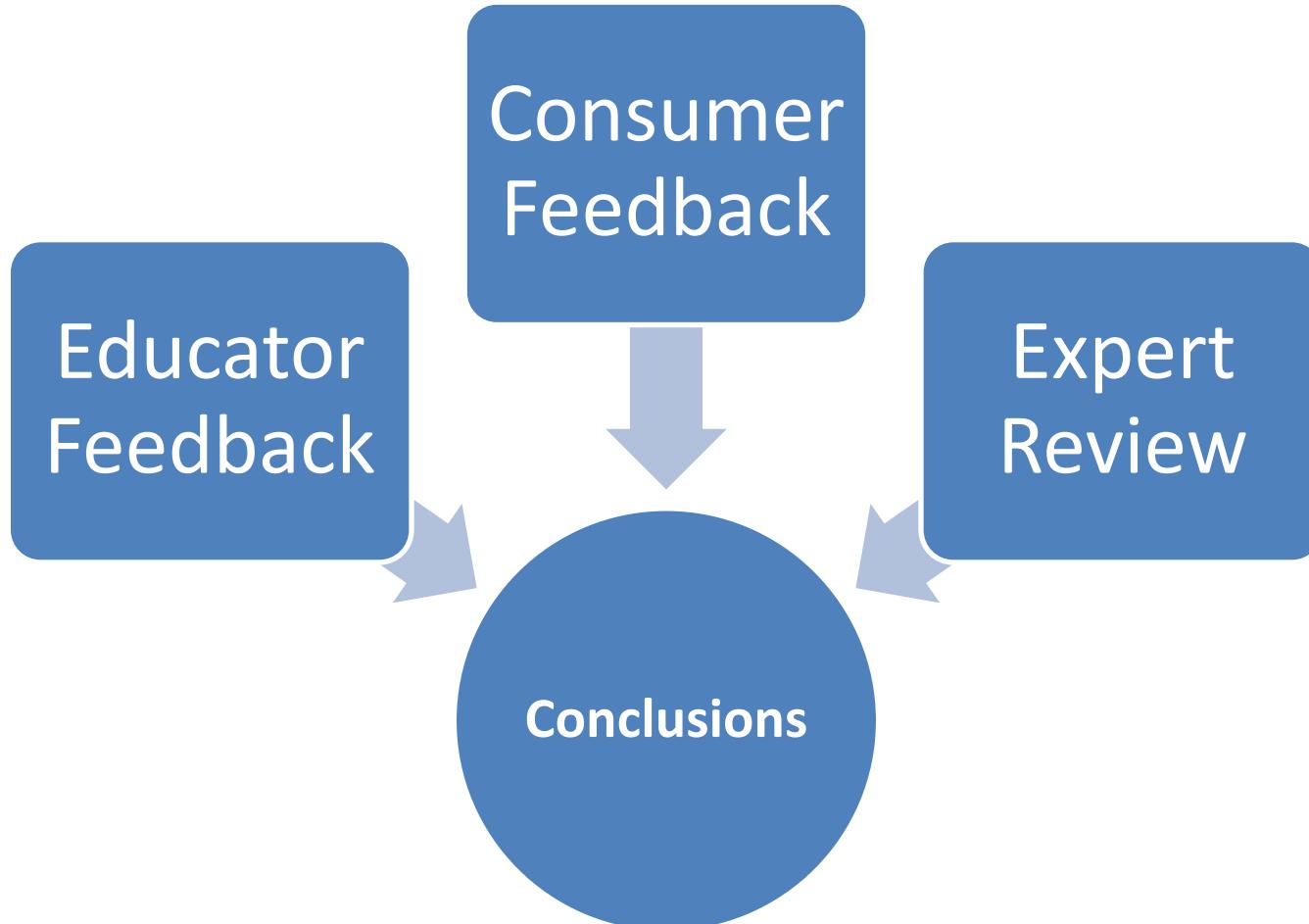


Virginia Brown
University of
Maryland
Extension
Educator





What We Found from Data Sources





Consumer
Feedback

Consumers Liked:

- The worksheets
- The glossary of terms
- Learning differences between types of plan



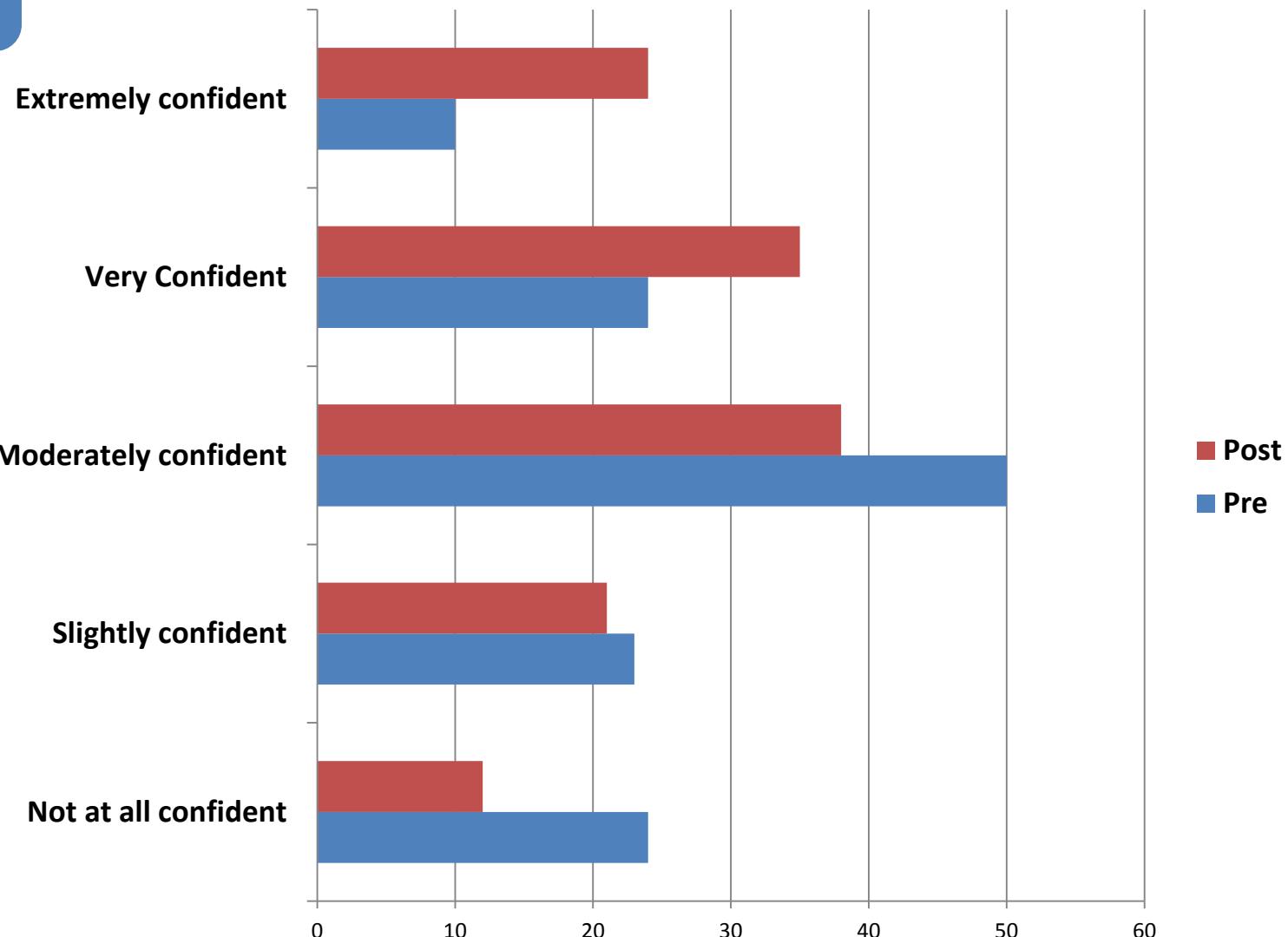
Consumer
Feedback

Consumers Wanted:

- More time
- More Information

Consumer Feedback

Confidence Increased





Educator
Feedback

Educators Liked:

- Engagement with worksheets
- Participant discussion



Educator
Feedback

Educators Wanted:

- Toolkit
- Training
- More workshop time
- Modifications in curriculum



Expert Review

Experts Said:

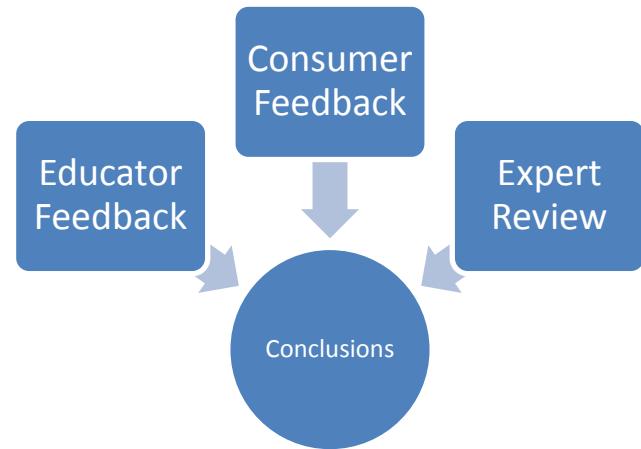
- Add introduction and summary
- Create instructions for transitions between worksheets
- Standardize language across materials
- Define targeted audience
- Address readability and numeracy demands



Conclusion 1

There is congruence within and between data sets.

- Consumers, educators, and experts pointed us in similar directions.
- Consumers, educators, and experts all suggested similar improvements





Conclusion 2

The curriculum is robust enough to work well across multiple situations with unknown variables.



Conclusion 3

RC + IC & IC = SC

Reduce Confusion +
Increase Capability &
Increase Confidence

=

Smart Choice



Making Meaning of Findings

Interactive session where participants respond
to the findings and conclusions
and ask questions.



Pilot Testers Speak!

Lynn Little, University of Maryland
Extension Educator, HILI Co-Chair

- What was your compelling reason to participate in the pilot test?
- What was your biggest take away from the experience?
- What would you say to another educator to encourage them to teach this curriculum?



What Happens Next

1. Curriculum Modifications
2. Development of Supplemental Materials
3. Creation of Train-the-Trainer Sessions
4. Internal and External Marketing
5. Launch of *Ask an Expert*
6. Incorporation of the new health insurance literacy measure
7. Creation of *Smart Uses* curriculum



Phase II: Train-the-Trainer (Recommendations)

Maria Pippidis, Extension Educator,
University of Delaware Cooperative Extension

- Certification Process (required for access to curriculum)
- Options: On-site, on-line and live webinars
- Content Modules
- Fee Structure
- Data Collection & Sharing



Responding to Training Recommendations

Interactive session where participants respond
to the findings and conclusions
and ask questions.



Phase III & IV

- **Marketing**—Task Force: Cathy Bowen, Debra Kantor; Joan Koonce; Marissa Stone; Megan O'Neil
- **Ask an Expert**—Megan O'Neil, eXtension Fellowship and Marissa Stone





SMART CHOICE

HEALTH INSURANCE



Volunteer Opportunities

June 15-August 15

- A. Additional data analysis
- B. Creation of supplemental materials
- C. Development of marketing plan—internal and external
- D. Editing and reviewing materials
- E. Planning for train-the-trainer sessions



So...

What are Your Questions?



Acknowledgements

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Program Development Team

University of Maryland Extension:

Bonnie Braun, Virginia Brown, Shannon Dill, Nicole Finkbeiner, Christine Garcia, Jinhee Kim, Lynn Little, Teresa McCoy, Mia Russell, Crystal Terhune, and

Andrew Williams

University of Delaware Extension: Maria Pippidis