



Health Insurance Literacy Initiative (HILI) Fall / Winter 2023

Greetings from the HILI team! We like to start our brief with sharing some updates relating to health insurance literacy. Recent polling data from the Kaiser Family Foundation shows that people continue to work about their ability to afford healthcare.

According to the [research](#), about half of adults say it is difficult to afford health care costs. Additionally, about one in five adults report that they have elected not to fill a prescription due to the cost. One in ten adults reports that they stretch their medication by cutting pills in half or skipping doses due to the cost of medication. **Lynn Matava** and **Carrie Sorenson** are currently working on a factsheet focused on providing tips and resources for reducing the cost of prescription medications. We look forward to having this resource to share with audiences who might be struggling to afford their prescriptions.

Additionally, this most recent open enrollment season has been a record-breaking one. According to a [press release from the Center for Medicare Services](#), 21.3 million people signed up for health insurance through the Affordable Care Act Health Insurance Marketplace this year. Of that number, about a quarter were signing up through the marketplace for the first time. The team looks forward to continuing to work with those who may have just signed up for insurance and those who have previously had insurance to reduce their confusion and increase their confidence in their ability to understand and use their health insurance!

Program Delivery

For second half of 2023, the HILI team continued to offer webinars both in person and virtually reaching consumers from multiple states. In total there were 37 modules reaching 380 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 fall focusing on the use of health insurance. **Lisa McCoy, Kelly Sipple, Suzanne Cooke, Lynn Matava, Carrie Sorenson, and Jesse Ketterman** worked together to present the following modules during the series:

- Smart Use Health Insurance™: Your Health Insurance Benefits
- Smart Use Health Insurance™: Resolving Health Insurance Disputes
- Smart Choice Health Insurance™: Health Insurance Basics



- Smart Choice / Smart Use Health Insurance™: Health Insurance in your Senior Years

Jesse Ketterman and **Carrie Sorenson** also presented Smart Choice Health Insurance™: Smart Actions at Bay Atlantic University. The university has a large international student population who were struggling to understand the health care and health insurance system in the United States. The training helped these students understand the importance of having health insurance and the structure of health insurance in the United States.

Our new team members have hit the ground running as well! **Suzanne Cooke** is working on a partnership with the Lower Shore Health Insurance Assistance Program. She and **Lynn Matava** also attended the Eastern Shore Health Information Convening which was put on by the Horowitz Center for Health Literacy. The event focused on plain literacy, access to health insurance and more. **Kelly Sipple** has begun working with Quality Insights and Helping Hands where she hopes to deliver the Smart Choice, Smart Use programming. Other team members continue to work with community partners to deliver consumer education as well, including **Jesse Ketterman's** partnership with the Work Experience program in Allegany County.

Conference Presentations

Earlier this year, **Dorothy Nuckols** and **Jesse Ketterman** presented at the Extension Risk Management Conference and Family Economics and Resource Management Conference, respectively. In addition to these presentations, **Carrie Sorenson** presented *The Importance of Health Insurance Literacy for People with Diabetes* at the National Extension of Family and Consumer Sciences Annual Session in September. The presentation was well attended and well received by those in attendance. One attendee was the national coordinator for the Dining with Diabetes program, who was interested in finding a way to include this information in some of the existing diabetes education programs.

The HILI Team has also started submitting conference presentation proposals for 2024. Currently, the team has been accepted to present at the Extension Leadership Conference in Tampa, Florida in February. Additionally, the team has submitted a proposal to present at the Maryland Community Action Partnership's Communication Action Conference which will be held in Ocean City, Maryland in May.

Professional Development

Carrie Sorenson and **Jesse Ketterman** delivered workshops for DC Health, which focuses on training Child Care Providers. The goal of the training is to help child care providers understand basic health insurance concepts. This allows them to encourage child care professionals, who have



historically had low rates of health insurance enrollment, to enrollment specific health insurance plans provided by the grant. DC Health continues to be a great partner ever since our first training in 2019. Visit [HealthCare4ChildCare](#) for more information.



Scholarship

Dorothy Nuckols wrote an article titled, *Hypertension Screening in Dental Settings and the Need to Address Dental Insurance Literacy*. The article is accepted for publication in the Journal of Extension. **Carrie Sorenson** created two new factsheets, with a third to be published soon. The first, which was published late this year, is called [Does Your Health Insurance Plan Cover Nutrition Counseling?](#) and focuses on helping consumers take advantage of their health insurance benefits to pay for professional nutrition support. The second, which was also published late this year, is called [Is Pet Insurance Right for Me?](#) and focuses on helping consumers compare pet insurance plans to determine which, if any, are a good fit for their situation. The final factsheet should be published early this year and focuses on helping Extension Educators understand pet insurance and questions consumers might have about health insurance.

Of Note—

Our Team remembers Dr. Bonnie Sue Fitterling Braun and her tireless support of Extension, rural communities, and health insurance literacy. Dr. Braun passed away in 2023 and the HILI team recognizes the pivotal role Bonnie played in launching this team in 2012. Many of the HILI team members were lucky enough to work with and learn from Bonnie and her dedication to this work. She will be greatly missed.

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 - **Suzanne Cooke, Jesse Ketterman, Lynn Matava, Lisa McCoy, Dorothy Nuckols, Kelly Sipple and Carrie Sorenson.**

Advisory Members: **Alex Chan & Ali Hurtado**

Emeritus Team Members – **Lynn Little, and Maria Pippidis**

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