



## Health Insurance Literacy Initiative (HILI) Spring / Summer 2024

Greetings from the HILI team! We would like to start our brief by sharing some updates relating to health insurance literacy.

The CFPB [reports](#) that \$88 billion in outstanding medical bills affects one in five Americans. In fact, the CFPB (Consumer Financial Protection Bureau) developed a [website](#) focusing on medical debt to address this important consumer issue.

According to the 2015 USDA Agricultural Resource Management Survey (ARMS), 10.7% of farm household members lacked health insurance, slightly higher than the U.S. population. Most farmers (55.6%) seek insurance through off-farm employer-based health insurance. The remaining farmers seek insurance through direct-purchase (17.6%) or government-provided (28.2%) services, such as Medicare or Medicaid.



As you continue reading the brief, you will see how the HILI team works to increase awareness and understanding of health care insurance.

### Program Delivery

For the first six months of the year, the HILI team continued offering in-person webinars and virtually reaching consumers from multiple states. In total there were 17 modules reaching 113 participants. Information about the educational modules we provide is available at <https://extension.umd.edu/insure>.



### Consumer Education

Members of the team work with various community organizations to provide workshops. **Carrie Sorenson** works with the Harford County



Department of Social Services, AHEC East, and Johns Hopkins University. **Jesse Ketterman** provides regular workshops to the Work Experience Program in Allegany County. **Lynn Matava** and **Kelly Sipple** worked with the Ag Law Initiative to discuss healthcare options in senior years as part of a succession planning workshop. **Dorothy Nuckols** led several team members to provide a virtual workshop for college students graduating in May. For this workshop, several team members reached out to local colleges in their area to promote the workshop.

**Certified Educator Training**

The team is in the early stages of planning a certified educator training for an organization in Tucson, Arizona. A proposal has been sent and the organization is waiting to hear back from their funding source.

**Professional Development**



**Carrie Sorenson** and **Jesse Ketterman** are hosting a doctoral public policy intern, **Pam Muthuuri**, from George Washington University. Major projects for the internship include conducting a literature review, updating the logic module, and conducting focus group discussions with

navigators. We look forward to the energy and enthusiasm Pam will bring to the team.



**Scholarship**

**Dorothy Nuckols** and **Carrie Sorenson** wrote an article titled, *When a Health Insurance Provider says “No”: A Health Insurance Claim Navigation Tool*. The [article](#) was recently published in the Journal of Extension. **Carrie Sorenson** and **Lynn Matava** wrote a factsheet titled *Saving Money on Prescription Drugs*, which is in the final editing stages before publication. **Jesse Ketterman**, **Maria Pippidis**, **Paul Goeringer**, and **Nat Bruce** worked on a fact sheet titled *Health Care Insurance Options for Farm Business Operations*, which was recently accepted for publication with revisions.

HILI team members submitted five proposals to national conferences. In February, **Jesse Ketterman**, **Carrie Sorenson**, and **Dorothy Nuckols** presented *What? My broken arm cost how much?* at the Extension Leadership Conference. In March, **Jesse Ketterman**, **Maria**



**Pippidis, Paul Goeringer, and Nat Bruce** presented *Hiring and Retaining Farm Employees - Creating an Employee Handbook* at the Extension Risk Management Conference. **Carrie Sorenson** and **Jesse Ketterman** presented *Health Insurance*

*Issues in Mental Health Care* at the Maryland Community Action Partnership Conference. **Carrie Sorenson** will be leading a team presentation at the NEAFCS conference in September.

## Of Note—

**Carrie Sorenson** and **Jesse Ketterman** were part of a team project that focused on Alzheimer's Caregiver Education. The project received several awards including the College of Agriculture and Natural Resources, Cornerstone Award, Distinguished Team Award for the Northeast Region of Epsilon Sigma Phi, and a 3rd place national award with the National Association of Family and Consumer Sciences.



## 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, and Carrie Sorenson**. University of Delaware Cooperative Extension - **Kelly Sipple**.

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

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

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