

Health Insurance Literacy Initiative

Our origin and purpose:

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 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 the confidence of consumers to make a smart choice and use decisions about health insurance.

Our formula or hypothesis is to reduce confusion, increase capability, and increase confidence equals making a smart choice (the best choice for you and your family). We used this formula as a framework or hypothesis when we began the creation of our research and theory-based curriculum now known as *Smart Use* / *Smart Choices*™ for Health Insurance.



Designated as a University of Maryland Extension Signature Program in 2017

Research Shows...

- **Consumers do not** understand health insurance terms, know the right questions to ask, understand how to compare health insurance plans, realize the costs of health care with and without insurance, make the best use of plans they purchased to get the most benefit, or have confidence in what they do know
- **Medical debt** burdens and threatens economic stability
- Health insurance provides **access to care** leading to reduced costs and better health outcomes



University of Maryland and University of Delaware Cooperative Extension Response:

Designed and delivered educational modules delivered face-to-face, and by webinars, videos and Canvas courses with input from over 3,000 consumers. The impact was measured using standardized instrument developed by AIR that was tested with over 45,000 adults

Used research and theory to inform program and materials development; test hypotheses and modify as appropriate

Trained 358 Extension Educators, and other professionals, in 33 states, including D.C. to teach *Smart Choice* and *Smart Use Health Insurance*™ modules



Scholarship

The team has published 11 fact sheets and 13 peer-reviewed articles. They have also given 41 peer-reviewed presentations, and 6 peer-reviewed poster presentations at conferences to date. The team has received multiple state awards and four national awards and have received five grants totaling \$279,202. A full list of the team's scholarship can be found on our [website](#).

Modules

Smart Choice Health Insurance™ - Basics (2015)

Choosing the right health care insurance plan makes you a smart consumer. Increase your understanding of health insurance and learn strategies for selecting a health care plan that will meet your health care needs and fit your spending plan.

Smart Use Health Insurance™ - Smart Actions (2015)

Knowing how to use your health insurance will make you a smart health care consumer. Identify smart actions that will help you become a Smart User of health insurance.

Smart Use Health Insurance™ - Understanding and Estimating Health Care Costs (2017)

Taking control of your health care costs makes you a smart health care consumer. Better understand and estimate your health care expenses so you can plan for future health care costs.

Smart Use Health Insurance™ - Your Health Insurance Benefits (2017)

Do you know what your health insurance covers? Understanding your health insurance benefits will make you a smart health care consumer. Learn strategies for understanding, getting and using your health insurance benefits.

Smart Choice / Smart Use Health Insurance™ - Health Insurance in Your Senior Years (2018)

Knowing your health insurance options as you enter your senior years will make you a smart health care consumer. Identify smart actions that will help you become a Smart User of health insurance.

Smart Choice / Smart Use Health Insurance™ - Health Insurance for Farmers and Small Businesses (2019)

Knowing your health insurance options as a farmer or small business owner will make you a smart health care consumer.

Smart Use Health Insurance™ - Managing Health Insurance and Resolving Conflicts (2020)

Do you know what to do if you are denied coverage for care? What if you think you have been billed incorrectly? Learn how to manage the process for handling disputes with your health insurance company and how to avoid them.

Smart Use Health Insurance™ - Smart Actions for Mental Health (2021)

Knowing how to use your health insurance to access mental health care services will make you a smart health care consumer. Identify actions that will help you become a Smart User of mental health services.

Smart Use Health Insurance™ - Smart Actions for People with Diabetes (2025)

Knowing how to use your health insurance to access health care services for your diabetes will make you a smart health care consumer. Identify actions that will help you become a Smart User of diabetes services.