



Health Insurance Literacy Initiative (HILI) Spring / Summer 2023

Greetings from the HILI team! We like to start our brief with sharing some updates relating to health insurance literacy. This year the CFPB published a report on high-cost specialty financial products. One such item is medical credit cards.

According to the [report](#), “medical credit cards or loans with deferred interest periods pay for almost \$23 billion (between 2018-2020) in healthcare expenses.” The medical credit card services the needs of providers giving them immediate payment. For consumers, it shifts the debt, which can influence the rates one pays for loans and can result in being denied credit for other purchases.

In 2019, **Dorothy Nuckols** created a Factsheet titled, [Medical Credit: Safety Net or Debt Trap?](#) Dorothy took a closer look at the issue and shared important information for consumers when considering medical credit cards.

Program Delivery

For the first six months of the year, the HILI team continued to offer webinars both in person and virtually reaching consumers from multiple states. In total there were 10 modules reaching 90 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. **Dorothy Nuckols, Lisa McCoy, and Carrie Sorenson** presented *Smart Use: Managing Health Insurance Conflicts and Smart Use: Smart Actions*. **Jesse Ketterman** and **Suzanne Cooke** presented *Understanding and Estimating Health Care Costs*. **Alex Chan** offered *Smart Use: Smart Actions for Mental Health Care* as part of the Farm Stress Management Series.



Certified Educator Training

Jesse Ketterman, Carrie Sorenson, and Dorothy Nuckols traveled to Penn State University to train Extension Educators on five of the Health Insurance Literacy modules. **Carrie** led the training. The two day training focused on adult learning theory, the concepts behind the Health Insurance Literacy Initiative, and how to use plain language in health insurance literacy. The modules included *Smart Choice Basics, Smart Choice / Smart Use:*



Health Insurance Options in Your Senior Years, Smart Use: Managing Health Insurance Conflicts, Smart Use: Smart Actions for Mental Health Care and Smart Choice: Health Insurance Options for Farmers and Small Businesses.



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** is wrapping up a Factsheet on Pet Insurance. We look forward to viewing both published articles in the second half of the year.

Professional Development

Carrie Sorenson and **Jesse Ketterman** are preparing a workshop for DC Health, which focuses on training Child Care Providers on basic health insurance concepts to boost enrollment in the profession, which in the past has low rates of health insurance. DC Health continues to be a great partner ever since our first training 2019. Visit HealthCare4ChildCare for more information.

HILI team members submitted four proposals to national conferences. In April, **Dorothy Nuckols** led the team with *Protecting Health and Financial Well-Being in the Agricultural Community: Managing and Resolving Health Insurance Disputes* at the Extension Risk Management Conference. Jesse Ketterman led *Using Case Studies to Engage Audience Participation* at the Family Economics and Resource Management Association Virtual Conference. **Carrie Sorenson** will be leading *The Importance of Health Insurance Literacy for People with Diabetes* at the National Extension of Family and Consumer Sciences Annual Session in September.



Of Note—

Our Team is Growing! Lynn Matava and Suzanne Cooke joined our team from the eastern shore. Lynn's focus includes health and wellness and Suzanne's emphasis is financial literacy. **Kelly Sipple** joins us from University of Delaware Cooperative Extension. Kelly also focuses on financial literacy. We look forward to their contributions and the expertise they bring to our team.

Dorothy Nuckols submitted her tenure packet for review on July 1st. Her work with the Health Insurance Literacy Initiative became a major part of her tenure packet. We look forward to celebrating her accomplishments next year at this time.

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 – **Bonnie Braun, Lynn Little, and Maria Pippidis**

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