



Health Insurance Literacy Initiative (HILI) Spring / Summer 2025

Greetings from the HILI team! We like to start our brief with sharing some updates relating to health insurance literacy. This April, Gallop and West Health published a study that showed an increase in the percentage of U.S. adults who are unable to afford or access quality healthcare.

According to the [report](#), “The percentage of Americans who lack access to quality, affordable care and have recently been unable to pay for needed care and medicine is rising much faster among Black and Hispanic adults and those from lower-income households, creating wider gaps in access to care.” As access to care continues to decline and as these disparities widen, it is important to increase health insurance literacy in our communities so that they can find and use the resources available to them to help make care more accessible.

Several of our modules address health care costs and resources, especially *Smart Use: Smart Actions and Smart Use: Understanding and Estimating Health Care Costs*.

Program Delivery

During the first half of the year, the team worked to update the materials used during our webinars and workshops. The presentation slides have been updated to a more modern design, and vocabulary activities have been added. The vocabulary activities include words

that are important to know for each of the modules, and there are now several to choose from. This will allow educators to tailor the activity to their audience.



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 16 modules reaching 168 participants. Information about the educational modules we provide is available at <https://extension.umd.edu/insure>.

Consumer Education

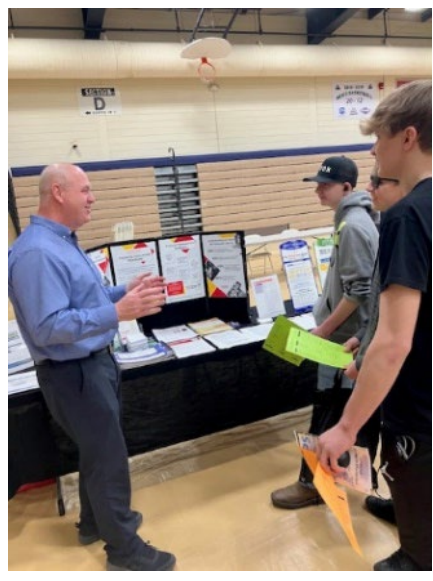
The HILI team taught participants all over Maryland and Delaware during the first half of the year. **Kelly Sipple** taught *Smart Use: Health Insurance Benefits*. **Carrie Sorenson** presented *Smart Actions for People with Diabetes*, *Smart Choice: Health Insurance Basics*, and *Smart Use: Managing Health Insurance Conflicts*. **Dorothy Nuckols** and



Lynn Matava also taught *Smart Use: Managing Health Insurance Conflicts*. **Jesse Ketterman** offered *Understanding and Estimating Health Care Costs* and *Smart Use: Smart Actions*.



Jesse Ketterman also offered HILI resources at two separate events in Allegany County, one at George Creek Elementary School and another at Allegany College of Maryland which focused on high school seniors in Allegany County.



Professional Development

Paul Goeringer and **Jesse Ketterman** were invited by the University of Florida Institute of Food and Agricultural Services to present *Helping Producers Plan for the Future Success of their Farms and Ranches: An Introduction to Succession Planning*.

Partnership

The team continues to have a strong partnership with Penn State University Extension. Since training them to teach five modules in 2023, they have delivered a series four times and had over 400 participants. They are planning another series in the fall. Penn State’s team is also collaborating with the HILI team to provide feedback as we make changes and improvements to our modules.

The HILI Managing Conflicts module was recently integrated into a new multidisciplinary FCS wellness program designed for adults ages 50+ called *Building a Better You*. The evidence-based program was founded on results from research conducted by three FCS agents, Shauna Henley, Mona Habibi, and **Dorothy Nuckols** and funded by a MAES grant. **Lynn Matava** is also participating in program delivery. Both the research and resulting wellness program were informed by the eight dimensions of health framework. The eight dimensions of wellness are physical, emotional, social, intellectual, spiritual, occupational, environmental, and financial, which collectively promote a balanced and fulfilling life. For senior citizens, this holistic



framework is crucial as it supports healthy aging by addressing diverse needs, enhancing quality of life, and fostering resilience in later years. To better meet the needs of seniors, the *Managing Conflicts* module was modified to specify the process of challenging adverse health insurance coverage and cost decisions made under the Medicare system. *Building a Better You* is a series composed of four unique workshops on the topics of financial health insurance protection, healthy eating, mental health, and food safety. Each workshop provides education and resources to support older adult wellness.

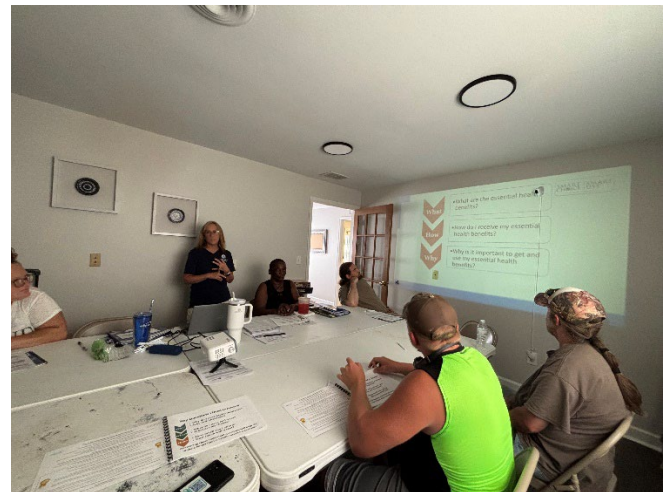
Scholarship

Jesse Ketterman was awarded the Extension Educator of the Year by the Maryland Association of Family and Consumer Sciences in April. Also in attendance at the event was former HILI team member Mia Russell.



A grant of \$75,000 was awarded to Paul Goeringer, **Alex Chan** and **Jesse Ketterman** for Estate and Succession Planning in Maryland: Developing Resources to Help a New Generation. The grant was awarded by the Northeast Center for Risk Management Education.

Lynn Matava and **Carrie Sorenson** wrote an article titled, *Confused to Confident: Educator Training and Tools for Health Insurance Literacy*. The article is submitted for publication in the Journal of Extension.



A poster titled *Improving the Health of Diabetics Through Health Insurance Education* by **Carrie Sorenson, Jesse Ketterman, Lisa McCoy, Dorothy Nuckols, Kelly Sipple, Suzanne Cooke,** and **Lynn Matava** was accepted by the National Health Outreach Conference. **Carrie Sorenson** presented it on the team's behalf.



Of Note—

Maggie Wolen joined the team in March as our program assistant. She lives in Washington County with her husband and two-year old twins. She comes to us with a background in elementary music education and is helping the team to update the modules and create new vocabulary resources.

We thank **Suzanne Cooke** for all her efforts with the HILI team and wish her the best as she moves into her new position.

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.