



Health Insurance Literacy Initiative (HILI) Fall / Winter 2024



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

The 2023 U.S. Census Bureau Health Insurance Coverage [Report](#) shows an increase in the number of insured Americans. In 2023, 92% of Americans (305.2 million) had health insurance, compared to 91.7% (300.9 million) in 2021. While the increase in insurance coverage is a positive trend, the complexities of health insurance plans make it challenging for consumers to navigate and fully use their benefits. Health insurance literacy remains a critical factor in empowering consumers to make informed decisions about their health. A [study](#) from the Institute of Healthcare Advancement found that a strong understanding of health insurance is essential for maximizing the use of health insurance and improving access to care. Consumers who receive health insurance literacy education are better equipped to make informed decisions about their health and financial wellbeing.

The goal of this brief is to show how the HILI team is working to improve understanding and use of health insurance. The team uses education, research, and scholarship to simplify health insurance; help consumers to make informed decisions, navigate the system with confidence, and get the most from their coverage.



Program Delivery

For the second half of 2024, the HILI team continued to offer webinars both in person and virtually, reaching consumers from multiple states. In total for the year, there were 31 modules reaching 279 participants. Information about the educational modules we provide is available at <https://extension.umd.edu/insure>.

Consumer Education

Alex Chan, Suzanne Cooke, Jesse Ketterman, Dorothy Nuckols, Maria Pippidis, Kelly Sipple, Lynn Matava, and Carrie Sorenson worked together to present the following modules throughout the year:

- Smart Choice: Health Insurance Basics
- Smart Choice: Health Insurance in your Senior Years
- Smart Choice: Health Insurance Options for Farmers and Small Businesses
- Smart Use: Managing Health Insurance and Resolving Conflicts
- Smart Use: Smart Actions
- Smart Use: Smart Actions for Diabetics
- Smart Use: Smart Actions for Mental Health
- Smart Use: Your Health Insurance Benefits
- Smart Use: Understanding and Estimating Health Care Costs



Our team members continue to work with a variety of community partners to deliver the Smart Choice, Smart Use Programs. **Suzanne Cooke, Kelly Sipple** and **Lynn Matava** partnered with Tidal Health Care on the Eastern Shore. In Central Maryland, **Carrie Sorenson** worked with Carroll County Hospital and Harford County Department of Social Services, and **Alex Chan** with Pyramid Healthcare. **Jesse Ketterman** partnered with the Work Experience Program in Allegany County. Other agencies our team collaborated with include Bay Atlantic University, Johns Hopkins University, Chesapeake College, AHEC East, Garrett County Reflections, DC Health Link, and Acts Retirement Living Center. Within Extension, the team worked with the Reinforcing Overdose Prevention Through Training & Advocacy and Farm Succession Planning.



Suzanne Cooke, Carrie Sorenson, and Jesse Ketterman spent time in the Fall sharing the HILI work with graduate students from George Washington University and Bowling Green State University. It is exciting to hear young professionals interested in the work around health insurance literacy.

Conference Presentations

Throughout the year members of the HILI team attend several conferences. **Carrie Sorenson** led two conference presentations at the Maryland Human Services Conference and the National Extension Association of Family and Consumer Sciences. Supporting her with the presentations were **Jesse Ketterman, Dorothy Nuckols, Kelly Sipple, Lynn Matava, Lisa McCoy, and Suzanne Cooke**. **Jesse Ketterman** led presentations at the Extension Leadership Conference and the Extension Risk Management Conference (ERME) supported by **Carrie Sorenson, Dorothy Nuckols, and Maria Pippidis**. Paul Goeringer and Nate Bruce were also part of the ERME presentation. **Carrie Sorenson** and **Jesse Ketterman** supported Dhruvi Patel with a presentation at the National Extension Association of Family and Consumer Sciences. The *Healthcare in Your Senior Years* program was included in the presentation. **Carrie Sorenson** authored a poster for the Association for Financial Counseling and Planning Education Annual Research & Training Symposium.



Professional Development

Carrie Sorenson and **Jesse Ketterman** with the support of an intern, **Pam Mathuuri** delivered a workshop for DC Health Assisters focusing on health insurance terminology. The workshop was part of a larger training with DC Health Link as the Assisters prepared for open enrollment. This is an opportunity for members of the DC community to seek health insurance through the marketplace. The Assisters play a key role in helping consumers navigate the complex world of health insurance and health insurance terms.

[DCHealthLink](#)



Scholarship

Dorothy Nuckols wrote articles titled, *Hypertension Screening in Dental Settings and the Need to Address Dental Insurance Literacy* and *When a Health Insurance Provider says “No”* in the Journal of Extension. **Carrie Sorenson** assisted with one of the articles. **Maria**



Pippidis assisted with *Health and Wealth Connections: Implications for Extension Professionals* published in the Journal of the National Extension Association of Family and Consumer Sciences.

Lynn Matava and **Carrie Sorenson** wrote a Factsheet titled, *Saving Money on Prescription Drugs*, while **Maria Pippidis** and **Jesse Ketterman** published, *Health Care Options for Farm Business Operations*. The HILI team updated several Factsheets including, *Saving for Health & Medical Expenses: Health Flexible Spending Accounts and Health Savings Accounts*, *How do I Choose a Primary Care Provider? Ask the Right Questions, Paying for Healthcare or Daycare? Flexible Spending Accounts Can Help!*, and *Health Insurance Protects and Provides for You and Your Family*.

Awards

Carrie Sorenson led a nomination for the *Distinguished Team Award* in the Eastern Region of Epsilon Sigma Phi. This contributes to other recognition of the Alzheimer's Caregiver Education Program which includes *College of Agriculture and Natural Resources Cornerstone Award*, *Distinguished Team Award* Northeast Region for Epsilon Sigma Phi, *Human Development/Family Relationships Award* 2nd place in the Eastern Region and 3rd place Nationally. From the HILI team, **Jesse Ketterman** was also part of this effort.

Of Note—

Lisa McCoy, a member of the Health Insurance Literacy Initiative is currently serving as the Interim Program Leader for 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**. Advisory Members: **Alex Chan & Ali Hurtado**. University of Delaware Cooperative Extension - **Kelly Sipple**.

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

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

Authored by Lynn Matava & Jesse Ketterman