



# Health Insurance Literacy Initiative (HILI) Fall/Winter 2025

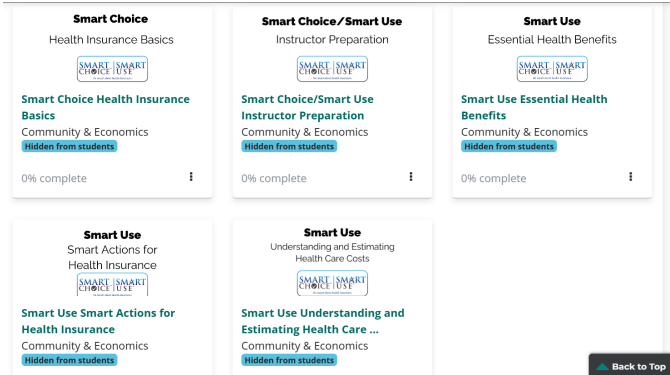
Greetings from the HILI team! We like to start our brief with sharing some relevant research relating to health insurance literacy. This August, The Financial Health Network published a study that examined the benefits offered by employers to their employees, and looked at how those benefits contributed to overall financial well-being.

According to the [report](#), “Several common benefits – retirement, health insurance, and paid family leave for caregivers – are positively associated with financial health, even after controlling for wages, demographics, and other factors.” These benefits are offered widely in traditional employment situations, but an increasing sector of the population works in a non-traditional setting where these benefits are not as common. The report also shows that when employees are financially healthy, businesses have better employee retention, which also benefits the bottom line. Health insurance coverage through an employer remains a net benefit for all involved.

One of our modules, *Smart Use: Your Health Insurance Benefits* can help individuals get the most out of their insurance. Another module, *Smart Choice, Smart Use: Health Insurance Options for Farmers and Small Businesses* can help business owners make decisions about how to help cover their employee’s access to health care.

## Program Delivery

The team worked to create new Extension Foundation Campus online versions of four of our modules: *Smart Choice: Health Insurance Basics*, *Smart Use: Essential Health Benefits*, *Smart Use: Understanding and Estimating Health Care Costs*, and *Smart Use: Smart Actions for Health Insurance*. We also created a new course, *Smart Choice/Smart Use Instructor Preparation*. This course is intended for community members who are interested in becoming certified educators and deliver our modules to others. The effort was led by **Maggie Wolen, Jesse Ketterman, Carrie Sorenson, Kelly Sipple, Lynn Matava, Lisa McCoy, and Dorothy Nuckols** all assisted in the project.



For the final half of the year, the HILI team continued to offer webinars both in person and virtually reaching consumers from multiple states. In total there were 13 modules reaching



115 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. **Carrie Sorenson, Dorothy Nuckols,** and **Lynn Matava** all presented *Smart Use: Managing Health Insurance Conflicts*. **Jesse Ketterman, Carrie Sorenson, Kelly Sipple,** and **Dorothy Nuckols** offered *Smart Choice: Health Insurance Basics* and **Jesse Ketterman** also presented *Smart Use: Your Health Insurance Benefits* and *Smart Choice, Smart Use: Health Care in Your Senior Years*. **Carrie Sorenson** taught *Smart Actions for People with Diabetes* during the second half of the year.

### **Professional Development**

**Carrie Sorenson** presented *Understanding Health Insurance Literacy (HIL) and Resources for HIL Education* as a continuing education training for Certified Health Education Specialists. Sixty-two people attended this training, demonstrating the continued desire for information on Health Insurance Literacy.



**Jesse Ketterman** and **Carrie Sorenson** delivered professional development for D.C. Health Link on health insurance literacy. Thirty-nine participants attended the training.

**Dorothy Nuckols** presented the module *Smart Use: Managing Health Insurance and Resolving Conflicts* as part of the Money Master Mentors Professional Development Series. These mentors are volunteers who work one-on-one with individuals to help them with their financial goals. Twenty people attended this training.

### **Partnership**

The team has many community partners and is forming new relationships all the time. We'd like to highlight the work of some of our community partners here.



The team has an ongoing partnership with [DC Health Link](#). DC Health Link is the health insurance exchange for Washington D.C., and the team has provided workshops for their employees, volunteers, and community members for several years.



A more recent partner is [The Warehouse](#) in Wilmington, DE. The Warehouse is a teen community center with a board of teenaged members who review and approve all programming offered. They provide a variety of opportunities for teens and young adults, including the RISE program, which is a paid twelve-week that helps participants develop the soft skills needed in adulthood. The HILI team has provided workshops on choosing and using health insurance.

The [Work Experience \(WEX\)](#) program is a collaboration between Allegany College of Maryland and Maryland's Department of Social Services (DSS) to improve employability of recipients of services who are work-eligible. Participants must be directly referred to the program by DSS. WEX provides Job Readiness training, assistance in joining AELS classes, and personal and occupational development activities. Classroom activities prepare participants for internships, employment in the local job market, and opportunities for higher education and career development. WEX's community partners provide a variety of opportunities for internships and contribute informative presentations to help participants network with local services and to make informed decisions for their families. The HILI team has provided programming here on several occasions.

Several senior centers in the area have proven to be strong partners as well. Senior centers provide members with many kinds of programming, both educational and entertaining. This programming is curated with the needs of our communities' seniors in mind.

Two programs that we offer regularly at senior centers are *Smart Actions for People with Diabetes* and *Smart Use: Health Insurance in Your Senior Years*.

## Scholarship

**Carrie Sorenson, Lynn Matava, Jesse Ketterman, Lisa McCoy, Dorothy Nuckols, and Kelly Sipple** created a presentation called *Critical Skills for People with Diabetes: The Importance of Health Insurance Literacy*. It was presented at the Maryland Rural Health Conference in Annapolis, Maryland in October by **Carrie Sorenson**.

**Lynn Matava, Kelly Sipple, and Carrie Sorenson** have been accepted to present *Empowering Extension Leaders: Guiding Professionals to the Benefits of Understanding Health Insurance Options* at the Extension Leadership Conference in Savannah, Georgia in February, 2026. We look forward to their successful presentation.





## Of Note—

Lisa McCoy is retiring in the coming year. She has been with the team for 12 years, beginning her training with HILI Smart Choice in 2013. She helped to pilot the shortened version of Smart Choice for the public and taught professional development training for health insurance navigators and assisters with the Maryland Health Connection. Lisa also worked on creating and piloting some of the early modules including *Smart Use: Your Health Insurance Benefits*. She worked with Dr. Alex Chan on creating *Smart Use: Smart Actions for Mental Health* and a fact sheet on Health Insurance for Mental Health Needs. Her contributions to the team over the years have been so valuable, and we wish her the best as she begins the next stage of her life!

## 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 - **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.