

Health Insurance Literacy Initiative (HILI) Spring/Summer 2026

Greetings from the HILI team! Health Insurance Literacy continues to be a valuable tool for our communities. In a time of rising costs, it is even more important for health insurance users to know how to manage their care and expenses.

In March, the Keiser Family Foundation published the results of [a survey](#) conducted in late 2025. In it, they surveyed adults covered by ACA Marketplace plans about their worries about the costs of their healthcare coverage. The survey found that 80% of those surveyed said that their premiums, deductibles, or copayments are higher than last year. Seventy-three percent said that they were somewhat or very worried about covering the cost of emergency care and about half are concerned about even affording the cost of routine visits. One quarter of people who switched plans said that they “downgraded their plan’s metal tier (e.g. from a Silver plan to a Bronze plan) in 2026.”

One of our modules, *Smart Choice: Health Insurance Basics* explains the difference in metal tiers and helps participants to select a plan that makes sense for their family. Another module, *Smart Use: Understanding and Estimating Health Care Costs* can help participants to determine their health care budget and offers tips for staying within that budget.

Program Delivery



For the first half of the year, the HILI team continued to offer modules both in-person and virtually reaching consumers in Maryland and Delaware. In total there were 18 modules taught, reaching 191 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** and **Jesse Kettermann** presented *Smart Use: Smart Actions*. **Jesse Kettermann** and **Lynn Matava** offered *Smart Choice/Smart Use: Health Insurance Options for Farmers and Small Businesses*. and **Jesse Kettermann** also presented *Smart Choice/Smart Use: Health Insurance in Your Senior Years* and *Smart Use: Smart Actions for Mental Health*. *Smart Use: Your Health Insurance Benefits* was



offered by **Kelly Sipple**. **Carrie Sorenson** taught *Smart Actions for People with Diabetes*.

Courses were taught in cooperation with several community partners. The team's partnership with DC Health Connection, the Work Experience Program at Allegany College of Maryland, and Rise Up in Wilmington, Delaware are ongoing, with modules being taught there during this half of the year. Other community partners include the Taneytown Senior Center, NCIA Technical School in Baltimore, Dining with Diabetes, and the Navigating Dementia Care program. The team also worked with the Farm Succession Planning Workshop that are given by Extension in collaboration with the Ag Law Education Initiative and the Department of Agricultural and Resource Economics.

Professional Development

Carrie Sorenson and **Jesse Kettermann** presented *Health Insurance Literacy* as a professional development for the Financial Social Work Initiative. It was well attended, with 26 participants.

The team also offered a continuing education unit (CEU) training for certified health education specialists in June. Sixty-three people participated. A second training is scheduled for July.

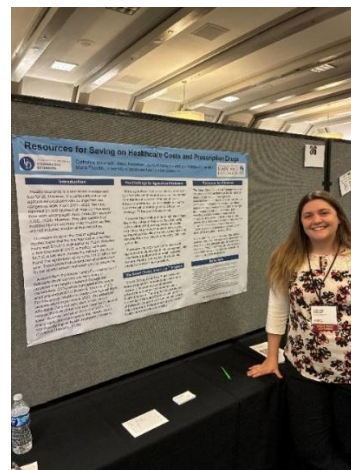
Scholarship

Lynn Matava, **Kelly Sipple**, and **Carrie Sorenson** gave a presentation entitled *Empowering Extension Leaders: Guiding Professionals to the Benefits of Understanding Health Insurance Options* at the Extension

Leadership Conference in Savannah, Georgia in February.



Carrie Sorenson, **Lynn Matava**, **Jesse Kettermann**, and **Maria Pippidis** created a poster titled *Resources for Saving Money on Healthcare Costs and Prescription Drugs*. A poster called *Understanding the Farm Estate Planning and Succession Planning Needs in Delmarva* was written by Paul Goeringer, **Jesse Kettermann**, **Alex Chan**, and Serena Newton. Both posters were presented at the Extension Risk Management and Education Conference in Salt Lake City in April.



In May, **Carrie Sorenson** gave a presentation titled *Using Plain Language to Improve Health*



Insurance Literacy at the 25th Annual Institute for Healthcare Advancement Health Literacy Conference.

Alex Chan and **Carrie Sorenson** submitted an abstract to the Journal of Human Sciences in Extension because they are doing a Special Issue titled Mental and Behavioral Health Ecosystems in Cooperative Extension. They

have been invited to submit a full article for review later this year!

The team gathered sufficient data on the *Smart Use*” *Smart Actions for Mental Health* module to publish this [Findings Revealed](#) document. The data indicate that participants from a wide range of diverse audiences leave more confident in their ability to find and access mental health services using their insurance.

Of Note—

Lisa McCoy retired earlier this year. She was with the team for 12 years, beginning her training with HILI Smart Choice in 2013. 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!

Carrie Sorenson will now be serving as the Family and Consumer Sciences Extension Educator in Washington County. The team congratulates her on her new role!

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, Dorothy Nuckols, Kelly Sipple, Carrie Sorenson, and Maggie Wolen.**

Advisory Members: **Alex Chan & Ali Hurtado**

Emeritus Team Members – **Lynn Little, Lisa McCoy and Maria Pippidis**

Posthumous Emeritus Team Member - **Bonnie Braun**

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