

Health Insurance Literacy Initiative

February, 2014

UME Leads A Cooperative Extension Response to the Affordable Care Act

With leadership by the University of Maryland Extension Health Insurance Literacy Initiative (HILI), Cooperative Extension across the nation has mobilized to strengthen health insurance and financial literacy skills consumers need to make smart choice decisions.

In the fall of 2013, 89 educators in 25 states were certified by the University of Maryland Extension to teach *Smart Choice Health Insurance*®--a research and theory-based consumer education program. They agreed to participate in the research component necessary to determine if the program produced the intended impact.

Measuring Impact

The HILI team used 12 items from the new standardized measures of health insurance literacy to created and validated by the American Institutes for Research. The items measure the ability to make informed health insurance decisions and level of confidence. We added an overall confidence measure and 6 demographic items.



Preliminary Results of Pilot Test

Between September and December 2013, data were collected from 443 participants who attended the *Smart Choice* workshops in five states: Iowa, Maryland, Michigan, Minnesota and North Dakota. Questions were divided into three surveys: two pre-test and one post-test. Clicker technology was used to collect the data.

Pre-test and post-test correlations were run for each of 12 ability and confidence questions. All correlations were significant at .01.

There was a strong positive correlation between the pre and post-test for confidence to make a smart choice health insurance decision. It was statistically significant. ($r = .400, p < .01$).

Conclusions

We concluded *Smart Choice Health Insurance*® workshops are successful in increasing confidence and reducing confusion with participants. The results support our underlying hypothesis:

RC + IC & IC = SC

**Reduce Confusion +
Increase Capability & Increase Confidence
= Smart Choice**

Next Steps

1. Compile results of remainder of pilot test after March 31. Release data and plans for Smart Choice 2014 via eXtension national webinar April 10, 2014.
2. Conduct two national training workshops to prepare state and national Extension Educators and partners to deliver the *Smart Choice* curriculum—in Colorado in June; Maryland and Minnesota in July.
3. Explore consumer and educator education through electronic media. Pilot test possible with Alaska Extension educator.
4. Test *Smart Choice Farm Families*. Collaborate with Dr. Shoshanah Inwood, University of Vermont and the four regional rural development centers on USDA AFRI grant application to provide research base.
5. Partner with navigator entities, insurance and/or medical providers, employers, local agencies and others to educate consumers. Testing community-member training in summer, 2014.
6. Translate and pilot test a Spanish version of Smart Choice materials with three different Hispanic populations in three states.
7. Scholarly output--Articles submitted to *Journal of Health Communications and the Family and Consumer Sciences Forum*. Proposals for presentations to the National Council on Family Relations, American Evaluation Association, American Public Health Association.
8. Enhance web & social media presence.

Acknowledgement:

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Initiative Team:

The initiative team is composed of members of three UME Impact Teams: Health Smart, Money Smart and Community Resource & Economic Development. One member represents the UMDCP Residential Facilities Department; another our partner university, the University of Delaware Extension.

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