

Health Insurance Literacy Initiative (HILI) Status

Summer, 2017

Program Accomplishments

Accompanying the email with this brief is a summary of the HILI team's accomplishments over the past five years. It was distributed in May at the National Health Outreach Conference and the UME Personal Finance Seminar. A quick scan will remind you of accomplishments to-date. Feel free to share this summary with other.

Program Delivery Program for Latinos

Ali Hurtado presented *Smart Choice-Smart Use Health Insurance™* at Holy Cross Hospital in Silver Spring, Saturday, April 8th. The majority of the **20** participants were Latino. The goal was to give an overview of the program and reduce the confusion around health insurance.

Consumer Webinar Series

The team conducted the first of a series of *Smart Use Health Insurance* webinars in April. The second, focused on *Your Health Insurance Benefits* occurred on June 13. Two more are scheduled for fall. The team is testing the effectiveness of webinars for consumer education.

The teaching team responsible for the webinars included: **Virginia Brown, Ali Hurtado, Jesse Ketterman, Lisa McCoy** and **Maria Pippidis**, University of Delaware Cooperative Extension.

Program Delivery Continued 2017 Personal Finance Seminar for Professionals

Maria Pippidis, joined by **Jesse Ketterman, Lisa McCoy** and **Virginia Brown**, introduced the latest Smart Use Health



Insurance™ module, *Understanding and Estimating Costs*, to **50** attendees during the Personal Finance Seminar held in Annapolis.

Pre and post assessments found that confidence and intent-to-act levels increased even among financial professionals!

	Pre	Post
As of right now, how confident are you that you	Very Confident	Very Confident
Could estimate your total health care costs?	9/50 (18%)	28/50 (56%)
As of right now, how likely are you to...	Very Confident	Very Confident
Determine how much you need to save to cover your health care expenses?	9/50 (18%)	31/50 (62%)

Program Promotion New HILI Display

A new display to promote Smart Choice-Smart Use Health Insurance was unveiled at the National Health Outreach Conference then the Personal Finance Seminar, both held in May 2017. The display and materials were created by **Lisa McCoy** with team input.



New Public Policy Brief

The ECOP Health Insurance Action Team, under the leadership of Virginia Brown, created two policy briefs that presents the case for health insurance literacy education to academics and to policy makers.

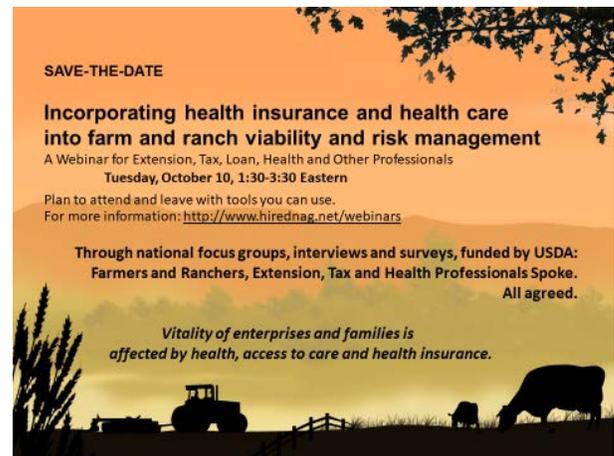
The brief, titled, *The Importance of Health Insurance Literacy Education*, presents the case for how confused consumers are and how education can cut the confusion and increase capability to choose and use health insurance.

The brief was reviewed by **Elaine Anderson**, and **Bonnie Braun**, UMD Department of Family Science and Lynn Quincy, Consumers Union. The policy brief is attached to the email accompanying this brief.

Program Development Millennials program adaptation.

Jesse Ketterman and **Ali Hurtado** are leading the HILI team in adapting its well-known programs to better reach the early millennial audience. As part of the adaptation process, our HILI team will engage a millennial advisory board and conduct focus groups to identify core program concepts and preferred delivery methods. The adapted program will be piloted, evaluated and results disseminated in Maryland and nationally in 2018. The project is funded by the UME Family and Consumer Sciences Program Area.

Incorporating Health Insurance and Health Care into Farm and Ranch Viability and Risk Management



Bonnie Braun is a member of the USDA AFRI Grant project team. Research, including focus groups with Extension professionals, interviews and a survey of farmers and ranchers was completed in spring, 2017.

Bonnie, with input from **Maria Pippidis** and **Lynn Little**, is leading a multi-state team in analyzing implications of findings as the basis for creation of educational materials for Extension, health, financial and other professionals who work with farmers and ranchers. The materials will be introduced during an **October 10** webinar shown above.