

## Health Insurance Literacy Initiative

October 2013

### 13,000 UMD Staff, Faculty and Administrators Alerted to Availability of *Smart Choice Health Insurance Workbook*

David R. Reiger, Assistant Director for Benefits, University Human Resources, sent an email the week before the close of open enrollment to the UMD community informing them of the *Smart Choice Health Insurance Consumer Workbook*. This cooperation was essential to informing UMD consumers who choose insurance from the options provided by the state of Maryland. Thank you, Dave.



### Consumer Workshops

A total of **189** consumers participated in workshops conducted by our UME team of Bonnie Braun, Lynn Little, Virginia Brown and/or Mia Baytop Russell in September and October. Many of the workshops were for UME staff, educators and/or administrators to help them during the open enrollment period for our group state health insurance plans.



### Extension Educator Trainings and Certifications

Two-day trainings were held in College Park, MD, Beltsville, MD, St. Louis, Mo and Portland, OR.

**Sixty-five** Extension educators were trained and are certified to teach the *Smart Choice Health Insurance*® curriculum. Additional workshops are planned for Minnesota, Colorado and Kansas.



**Class 1, August 2013**



**Class 2, October 2013**



**Class 3, October 2013**



**Class 4, October 2013**

**Quote:** "I found it {the training} very helpful, very thorough".

## Smart Choice Publicity

Thanks to Sara Gavin for this article:



### UMD Empowers Americans to Make Smart Choice about Health Insurance

SEPTEMBER 25, 2013 SHARE EMAIL PRINT

Contacts: Sara Gavin 301-405-9235

COLLEGE PARK, Md. – Sweeping health care reform legislation means starting October 1, hundreds of millions of Americans – both those currently insured and uninsured – will have more options than ever before when it comes to health insurance. Yet research shows the vast majority of people in this country are uncomfortable, overwhelmed and intimidated when it comes to making decisions about health insurance coverage.

That's why a team of experts from University of Maryland Extension is leading a national charge to empower consumers with Smart Choice – a comprehensive, research-based, unbiased curriculum designed to equip people with the tools they need to make the best decisions possible when choosing health insurance.



Smart Choice is the result of two years of research and pilot-testing that took place in seven states and is rolling out this fall through a series of educator and consumer workshops being held throughout the country. Through these workshops, participants learn how to analyze what they need and want from health care providers, compare plans, calculate how health insurance will affect their financial budgets, and ultimately, apply the information and knowledge gained to make a smart choice.

The Smart Choice Health Insurance Consumer workbook is now available to everyone online at [www.extension.umd.edu/insure](http://www.extension.umd.edu/insure).

"Smart Choice is not about pushing consumers to select any one specific plan," says Bonnie Braun, Ph.D., co-leader of the team of University of Maryland experts that developed Smart Choice. "It's designed to help

## Smart Choice workbook to assist health care planners: University of Maryland Extension creates Smart Choice program



### The Diamondback

Posted on October 14, 2013

[http://www.diamondbackonline.com/news/campus/article\\_50a96938-348c-11e3-8764-001a4bcf6878.html](http://www.diamondbackonline.com/news/campus/article_50a96938-348c-11e3-8764-001a4bcf6878.html)

## Look Who Tweeted about Smart Choice!



[Wallace D. Loh @presidentloh](https://twitter.com/presidentloh)

UMD Empowers Americans to Make Smart Choice about Health Insurance | UMD Right Now :: University of Maryland:

[http://www.umdrightnow.umd.edu/news/umd-empowers-americans-make-smart-choice-about-health-insurance#.UkN4sQ8M\\_6k.twitter ...](http://www.umdrightnow.umd.edu/news/umd-empowers-americans-make-smart-choice-about-health-insurance#.UkN4sQ8M_6k.twitter...)

## School of Public Health Promotes Smart Choice

**Making Smart Choices About Health Insurance**

Sweeping health care reform legislation means that starting October 1, hundreds of millions of Americans, both those currently insured and uninsured, will have more options than ever before when it comes to health insurance.

Dr. Bonnie Braun, a professor in the Department of Family Science and health literacy expert, is co-leading a team from University of Maryland Extension in a national charge to empower consumers with Smart Choice -- a comprehensive, unbiased curriculum designed to equip people with the tools they need to make the best decisions possible when choosing health insurance.



## Smart Choice Scholarship

Article Published on Ask Health Insurance Literacy

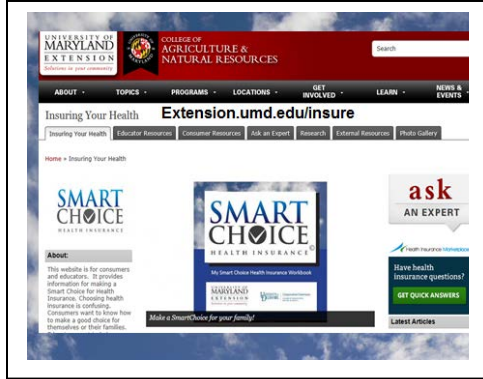
Megan O'Neil, Extension Educator, authored an article in the *Journal of Family and Consumer Sciences*. The article entitled, "Experts and Technology Cojoin to Encourage Smart Health Insurance Choices," was released in October. Megan tells the story of the creation and launch of the health insurance literacy Ask an Expert feature as a result of her eXtension fellowship.

The online, nearly real-time question and answer feature supports *Smart Choice Health Insurance*® and can be accessed at: [extension.umd.edu/insure](http://extension.umd.edu/insure).



## Website:

The website is updated weekly with new material.



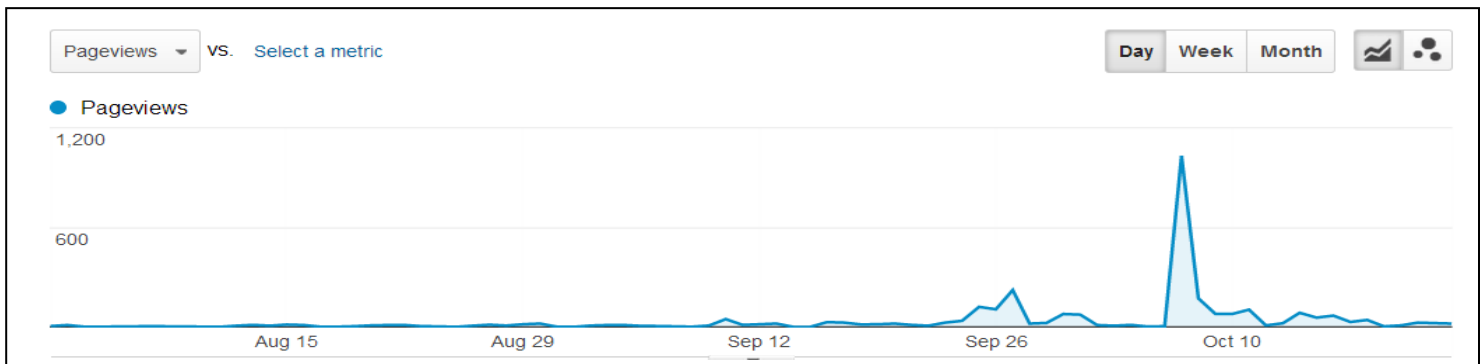
The *Smart Choice Consumer Workbook* is available on the home page for consumers willing and able to complete the worksheets without the guidance of an Extension Educator.

[www.extension.umd.edu/insure](http://www.extension.umd.edu/insure)

**Visits to Website** *Unique page views of Insuring Your Health website*

The graph below shows the number of unique individuals who viewed the Insuring Your Health website between 8-1-13 through 10-23-13. Although viewership was mostly stagnant since the creation of the site in April, a sharp increase was seen in September and October, coinciding with the opening of healthcare marketplaces nationwide.

Viewership reached its peak on October 7, 2013 with **1,031** unique page views on a single day.



Compiled by Lindsey Foss, GRA

## Next Steps

1. Continue to conduct the national training program to prepare state and national Extension Educators and partners to deliver the *Smart Choice* curriculum.
2. Explore consumer and educator education through electronic media.
3. Test *Smart Choice Farm Families* component.
4. Begin design of *Smart Use of Health Insurance*.
5. Partner with navigator entities, insurance and/or medical providers, employers, local agencies and others to educate consumers.
6. Collect and process data for evaluation of program effectiveness and report findings.
7. Enhance web & social media presence.

## Acknowledgement

This health insurance literacy initiative was developed with funding from the University of Maryland Extension, eXtension, the School of Public Health Department of Family Science and the University of Delaware Cooperative Extension.

## Initiative Team

University of Maryland Extension--Bonnie Braun, Virginia Brown, Shannon Dill, Lindsey Foss, Christine Garcia, Amanda Ginter, Jinhee Kim, Lynn Little, Teresa McCoy, Megan O'Neil and Mia Baytop Russell. University of Delaware Cooperative Extension-- Maria Pippidis.

**Contact:** Bonnie Braun, [bbraun@umd.edu](mailto:bbraun@umd.edu)