

A Brief Look at *Smart Choice for Health Insurance* from University of Maryland Extension



What is it?

Smart Choice for Health Insurance is an entrepreneurial, comprehensive, research-based, unbiased curriculum designed by a team of experts led by University of Maryland Extension (UME). Its purpose is to equip consumers with tools they need to make the best possible decision when choosing health insurance plans for themselves and their families.



Why was it developed?

Both the currently insured and the previously uninsured – 200 million Americans in total – have new options for health insurance under the Affordable Care Act. Yet research shows almost all consumers are confused about how to purchase and use health insurance. *Smart Choice* seeks to capitalize on this teachable moment by helping Americans take control of their personal and family financial and health needs.



What is its purpose?

Smart Choice empowers consumers to tackle the often-intimidating task of selecting health insurance coverage by explaining the process in plain language, outlining differences in plans and highlighting the factors that may influence their decisions. *Smart Choice* does not advocate for any one specific plan or source of plan but instead teaches consumers how to make their own informed decisions.



Who will benefit?

The *Smart Choice* curriculum will be available to UME Educators, Extension Educators in other states and Extension volunteer community educators working with those educators. All who will teach with *Smart Choice* must complete the required training. Consumers throughout the country will be able to take advantage of workshops held in their communities this fall and in years to come.



When will it be available?

Workshops for consumers will take place in Maryland and throughout the country beginning in September, 2013 in advance of the open enrollment period that occurs this fall. Workshops to prepare educators begin in August and continue into the fall.



Where can I find more information?

For details on trainings and workshops or to ask a question about health insurance plans through the *Ask an Expert* feature, go to: www.extension.umd.edu/insure. Contact: Bonnie Braun, bbraun@umd.edu. Published 8/14/13