Health Insurance Literacy – Ask an Expert

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SITUATION

- Background: Extension professionals are tasked with educating the public—individuals, families, and communities—on a number of public policy issues including health policy. In the October, 2012 issue of the Journal of Extension®, Dr. Bonnie Braun of The University of Maryland and other colleagues from the Cooperative Extension System (CES) contributed an article exploring the opportunities for Extension to improve health literacy, highlighting some of the background and recent events that have helped shape the current environment, and discussing the need for a national initiative to inform and engage communities on health literacy. The article’s long-term goal is to help people make informed choices and predict health care outcomes.

- Justification: Fall 2013 is a massive teachable moment. People across the nation who have not had health insurance and millions more who have need to understand specifics about the process of open enrollment, how to make informed choices and predict out-of-pocket healthcare expenses and what health insurance purchases and usage means for their health, lifestyle, and finances going forward.

- Methods: In 2011, the University of Maryland Extension (UME), in partnership with Consumer’s Union and the American Institutes for Research, began an effort to define and measure Health Insurance Literacy. In 2012, the UME Health Smart Initiative (HSI) received funding to launch a state Health Insurance Literacy initiative. This work has expanded to a multi-state initiative with Extension partners creating YouTube video scripts and readying them to deliver a theory and research-based educational resource in 2013. The team also plans to develop with existing and emerging technologies available through eXtension.org both for needs assessment and for consumer education - gathering information from consumers and teaching them about changes and choices in health insurance. To be timely and relevant we must reach out to consumers quickly, capture their needs and convert our findings into actionable strategies that can be delivered using multiple technologies and media.

- Adaptive Use of Existing Technology: The environment of eXtension.org is a catalyst for transformation of the Cooperative Extension System of the Land Grant Universities nationwide. The Expert feature of eXtension.org allows real people in communities one-to-one question and answers with Extension Faculty and volunteers from across the nation. As 2013 Extension Fellow, Megan O’Neil is working with a team from multiple states and counties of faculty and administrators to tailor Ask an Expert to address people’s questions on what the Affordable Care Act means for them and how health insurance is changing in the United States. The goal is to help people make informed choices and predict out-of-pocket healthcare expenses. Through this initiative, Ask an Expert will be a premier resource for answering questions that lead people to become health insurance literate and to make smart choices for themselves and their families at this opportune moment of epic change in our American healthcare system.

* See Dr. Braun’s call to action at http://www.joe.org/joe/2012october/comm1.php

TIMELINE

- November 2012
eXtension 2013 Fellowship proposal is co-written and submitted by University of Maryland Extension Educator, Megan O’Neil who works on the ground in a multi-county region in rural Maryland and in two other virtual communities at eXtension.org.
- January 2013
  The proposal! Health Insurance Literacy – Ask an Expert is successful and a team from multiple states and counties, faculty and administrators to tailor Ask an Expert to address people’s questions on what the Affordable Care Act means for them and how health insurance is changing in the United States. The primary goal is to help people make informed choices and predict out-of-pocket healthcare expenses.
- February 2013
  The community Health Insurance Literacy Ask is created at eXtension.org.
- March 2013
  “Experts” (future question answerers) are mined from existing eXtension.org communities and from professional development presentations ongoing and are invited to join the community of Ask Experts. Invites in turn invite colleagues whom they know are interested in this education and outreach. The community of experts available to answer questions grows from 1 in 25 representing 22 states. Ask related bitmarks and Facebook, Twitter, Blog and Pinterest accounts are established.
- April 2013
  Invites to the community of question answerers begin to share resources from reputable sources to self-educate about intricacies of the law and ramifications on employers, individuals, families and communities and begin to integrate Ask, social media profiles into their own networks. They continue to refer colleagues.

NEXT
  - Join us! bit.ly/joinaskehealthlit
  More Faculty experts are needed! When you join the eXtension network, you bring your unique education, skills and experience to a wide community of interested users. Collaborate with colleagues and consumers to expand your work. Learn with peers what the Affordable Care Act really means for real people in real time and extend your knowledge world wide.
  - Like us! facebook.com/askhealthlit
  - Follow us! https://twitter.com/askhealthlit
  - Engage with us! blogs.extension.org/askhealthlit
  - Pin us! http://pinterest.com/askhealthlit
  - Use us! bit.ly/askhealthlit

ENGAGEMENT

- Multiple avenues of public engagement to ensure that we are hearing and responding to diverse needs and different learning styles: extending knowledge and connecting people 24/7/365
  - 5 Videos
  - 50 FAQs generated by pilot testing curricula and monitoring social media
  - Tweet Chats
  - Google+ Hangouts
  - Webinars
  - Social Media: Facebook, Twitter, Blog, Pinterest, YouTube

ACTIVELY ENGAGING PEOPLE

- Majority Say They Don’t Understand How ACA Will Impact Them, Including Two-Thirds of Uninsured and Low-Income

ANTICIPATED ORGANIZATION OUTCOMES

- Extension professionals engage communities in public health policy through public policies, information and training of citizens on health literacy and healthcare affordability issues
- Administrators of Extension programs increase the individual educators working within them, eXtension IT personnel, and eXtension Administrators and stakeholders (including HCOP, JCEP, USDA, and NIFA) learn from the findings of this application of the Ask as both a tool for needs assessment and for consumer education for specific, state-intensive public education.
- Employees and administrators of the University of Maryland and other institutions and people in communities begin to understand Extension’s public health literacy and in the ACA
- The term Health Insurance Literacy gains national recognition for Extension programs
- The University of Maryland’s involvement in the Ask an Expert system, eXtension.org and in social media increases
- New knowledge is prioritized, disseminated and applied including consumer health insurance information needs and adaptive use of technology applications
- Visibility of and engagement with the Ask an Expert application increases
- Capacity to determine consumer needs for information on health insurance increases
- Capacity to provide answers to health insurance related questions from community increases

ANTICIPATED INDIVIDUAL OUTCOMES

- People begin to understand the ramifications of the ACA and their families, and their household budgets
- People recognize and connect with eXtension as an unbiased source of information about public health policy and in health insurance literacy and the ACA
- Consumers and general public questions people have about the ACA and their health insurance choices are answered factually and in a timely way and the answers are valued by the askers
- Individual belief in one’s ability to make informed ACA health insurance decisions (self-efficacy) increases
- People plan for elections through open enrollment that are informed, affordable and acceptable for themselves and family members

EVALUATION INDICATORS

- Log of five YouTube video scripts and associated urls
- Log of 50 AaE FAQs created
- Page views, likes, comments, and shares garnered from YouTube, data extension.org, Google Analytics, Facebook, Twitter, Klout, and other media metrics, will inform the number of views, total reach, engaged users, and virality of each video and Ask & FAQ and organically generated publicly answered question which in turn will tell us what people don’t know or understand but that they react, react to or share
- Comments on web pages and any secondary media coverage will support reporting on the impact of Health Insurance Literacy and the validity of Extension and eXtension as a provider of Health Insurance Literacy education
- Ask an Expert post-answer received feedback loop will indicate self-reported value, time relevance, and overall satisfaction of the individual asker
- Locations, comments and additional questions posed within the platform will be tracked and questions and answers bank will further inform reach, virality and Extension/eXtension validity in the perception of secondary engaged users
- eXtension Fellowship quarterly reports and aggregated final report will articulate impacts, lessons learned and implications for future projects
- Peer reviewed published scholarship will indicate peer recognition of the organizational and individual impacts achieved in this project

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Coming Soon to Your Community: October 1, 2013 Open Enrollment!