

Health Insurance Literacy Initiative (HILI) Status

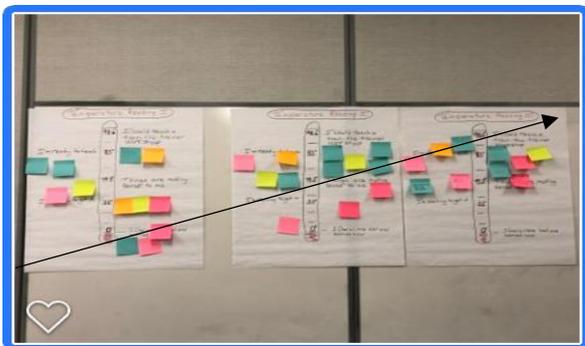
Summer 2018

Certification Training

Jesse Ketterman and **Bonnie Braun** conducted certified educator training on four Smart Choice-Smart Use modules for 12 employees with the Boulder County Colorado Department of Housing and Human Services. HILI was paid by the Department for the training.



Participants increased their confidence in using the programs as shown in the photo below.



Program Planning and Development

Health and Farm Vitality Forum

Plans are underway for the **September 21, 2018** forum to be held in Annapolis with funding from the Northeast Regional Center for Rural Development. Initial invitations were distributed in May with others to follow in July.

Graham Binder and **Laura Wormuth** AGNR Communications Office, are providing communications support to help promote the forum.

Understanding & Estimating Costs Video

Maria Pippidis, University of Delaware Cooperative Extension, created the first of a planned series of videos to accompany Smart Choice-Smart Use curriculum materials. The video, released in May to positive reviews, is available at:

<https://umd.app.box.com/file/255005605883>.

How to Create a Smart Choice-Smart Use Canvas Course Video

Sarah Radice, Project Coordinator, created a tutorial video on how to convert Smart Choice and Smart Use modules into Canvas courses. She also created a step-by-step workbook to creating a course.

The team has a goal of having two Canvas Courses available by fall. The courses will permit professionals, who want to be certified, to complete the requirements on-demand rather than wait for the team to offer a group training.

Team Operations

HILI Handbook Released

The first edition of the *HILI Policies and Procedure Handbook* was released as the go-to source for information about HILI operations.

Sarah Radice, Project Coordinator, is the lead author of the handbook under the direction of **Bonnie Braun** and **Lynn Little**.

The handbook could serve as a model for other long-term UME groups as a means of reducing process and procedural confusions and sustaining team work. For more information, contact Lynn Little, llittle@umd.edu or Bonnie Braun, bbraun@umd.edu.

Scholarship

Pilot test of *Smart Use Health Insurance: Understanding and Estimating Costs*

Virginia Brown and **Chenzi Wang** completed an analysis of the pilot test of this module conducted by the University of Minnesota Extension and Iowa State Extension educators under the leadership of Mary Jo Katras (MN) and Suzanne Barthlomeae (IA). Complete pre and post data sets were available from those states, MD and DE for over 117 consumers.

Key Findings—

- Statistically significant differences were shown for all three questions.
- Participants increased their confidence in: a) understanding health insurance cost terms, b) estimating the total health care costs, and c) determining how much they need to save to cover their health care expenses.

Results will be reported in an article that will be submitted to a peer-reviewed journal, the *Forum for Family and Consumer Issues*.

Millennials Matter

Results from two focus groups with UME millennial employees will permit the HILI team to begin tailoring *Smart Choice and Smart Use Health Insurance™* for other millennials. The study, funded by FCS Extension, is under the direction of **Ali Hurtado**, **Jesse Ketterman** and **Teresa McCoy** who guided the test of on-line focus groups.

Findings will be used for future UME focus groups and program development. *Thanks to UME administrators who approved employee participation.*

Key Findings—

The on-line focus group method worked.

Participants:

- Were moderately confident in their choice of health insurance plans.
- Turned to family and co-workers for advice about plans
- Preferred to learn by electronic methods that answered questions; solved problems; or showed how-to-do something

Implications

UME and other employers of millennials may need to develop a strategy for educating new hires that will increase their confidence in choosing then using their health insurance.

Peer-Reviewed Presentations

Maria Pippidis and **Jesse Ketterman** made a peer-reviewed presentation at the Family Economics Resource Management Association conference in Florida in mid-May. They focused on the *Smart Use: Understanding and Estimating Health Care Costs* module.



Bonnie Braun conducted a peer-reviewed workshop at the National Health Outreach Conference in Minneapolis in May. The workshop entitled, *Connecting Health and Well-Being to Farm and Ranch Vitality: Health Insurance Tools You Can Use*, attracted participants who do educational work with farmers. The group is interested in getting together for additional exchanges.

Journal of Human Sciences Extension

A special edition of the JHSE was produced to showcase the recent emphasis on health and wellness in Extension. The May, 2018 edition, released during the National Health Outreach Conference, features accomplishments of the ECOP Health Implementation Action Teams.

Bonnie Braun is co-author with Michelle Rodgers of the introductory article, *Health and Wellness: Leading Extension from Concept to Action*.

Virginia Brown is co-author of an article focused on changing health insurance knowledge, confidence, and behaviors of millennials: *Advancing Methodology: From Concept Mapping to Mobile Messaging Campaign*.

Of Note—

Congressional Briefing—April 20, 2018

Virginia Brown was invited to provide opening remarks as part of a panel assembled to brief Congress on the need for health insurance literacy education. She addressed the capacity of the nationwide Extension system and described the UME-UDEL *Smart Choice-Smart Use Health Insurance*[™] program.

Virginia will be serving on a technical advisory committee of the Better Medicare Alliance, a non-profit organization that focuses on health care access through Medicare insurance. The Alliance sees a great need to educate and hosted the briefing. They found a Smart Choice professional article of which Virginia was lead author.



AGNR Award

Virginia Brown received the College of Agriculture and Natural Resources Off-Campus Junior Faculty Award. The presentation occurred during the AGNR Spring Awards Ceremony.

Acknowledgement

This health insurance literacy initiative was developed with funding from University of Maryland Extension, the College of Agriculture and Natural Resources, and University of Delaware Cooperative Extension, the University of Maryland--College Park and supplemental revenue generation.

Initiative Team:

University of Maryland Extension - **Bonnie Braun, Virginia Brown, Prisilla Graves, Ali Hurtado, Jesse Ketterman, Lynn Little, Lisa McCoy, Teresa McCoy, Dorothy Nuckols, Sarah Radice, Carrie Sorenson and Chenzi Wang**. University of Delaware Cooperative Extension - **Maria Pippidis**

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