

## Health Insurance Literacy Initiative (HILI) Status

Fall, 2016

### Premiere of Consumer Webinars

#### Smart Choice Basics™ Workshop

Another first for HILI- the launch of two free webinars to teach consumers the basics of choosing a health insurance plan during the fall open enrollment season. The webinars were taught by Virginia Brown, Maria Pippidis and Mia Russell.

### Program Development

#### Smart Use-Smart Actions™ Pilot

In the spring, the HILI team trained 43 educators from MN, NM, KS, IA, MD, IN, and TX. Of those, 3 educators in Delaware, Minnesota, and New Mexico chose to participate in the pilot test.

Analysis of data from 35 consumers by Teresa McCoy, revealed that *consumers did increase confidence and capability to take smart action in using their health insurance plans.*

#### Smart Use-Smart Actions translated into Spanish

From July 2015 - June 2016, the HILI team, worked with partners to translate the new Smart Use-Smart Actions™ program. The UMD-CP "Moving Maryland Forward" grant provided \$14,742 in funding.

The program was tested in English and in Spanish with UMD's Spanish-speaking Residential Facilities staff. Graduate students, under the direction of the department head and faculty in the Department of Communications Graduate Studies in Interpretation and

Translation program, did the translation and simultaneous translation.

Our thanks to the educators, like Karim Martinez from New Mexico State University, for testing the curriculum.



### Partnership Development

#### Eastern Shore Area Health Education Center (ESAREC) Funds HILI

HILI will receive \$5000 to provide

professional development to members of the ESAREC from funding provided by the U.S. DHHS Health Research and Services Administration to help newly enrolled consumers to use their insurance plans. Melissa Welsh served as the UME-HILI representative on the Network prior to changing positions within UME.



## Professional Development



### Team Teaches In Texas

In June, Mia Russell and Maria Pippidis conducted for **21** educators and specialists with Texas A&M AgriLife Extension Service in Corpus Christi, TX. Training included *Smart Choice*, *Smart Choice Basics*, and *Smart Use: Smart Actions*. Note: Evidence of confidence change shown on I page three of brief.

### Team Teaches in Pennsylvania

Mia Russell, Maria Pippidis, Lisa McCoy and Melissa Welsh taught **13** helping professionals to teach *Smart Choice Basics* near Penn State in August.

On September 22, a webinar was conducted by Virginia Brown, Lisa McCoy, and Mia Russell for **22** professionals on the same topic. These sessions were requested by the Pennsylvania Health Literacy Coalition.

These two professional development sessions generated **\$10,000** in revenue to support the work of the HILI team.

### Team Teaches Agriculture & Health Professionals in Vermont

In November, Maria Pippidis and Bonnie Braun conducted a *Smart Choices Basics* workshop for **15** agricultural and health professionals at the University of Vermont.

Bonnie also spoke to **45** attendees at the Vermont Summit on *Health Insurance, Rural Economic Development and Agriculture* - a first in the nation. The summit is part of an ongoing USDA four-year research and Extension study.

### Team Teaches Via Webinar

On November 29, Maria Pippidis, Virginia Brown and Mia Russell conducted a 3-hour *Smart Use -Smart Actions* certification training for **28** professionals from multiple states.

### Scholarship

**NEAFCS**— Lisa McCoy, Maria Pippidis and Mia Russell introduced **43** Extension professionals to the *Smart Use Health Insurance – Smart Actions* program at the Big Sky Montana Conference.

*Smart Use - Smart Actions* was featured in a peer-reviewed presentation. Data collected from **43** attendees. Lisa McCoy, Maria Pippidis and Mia Russell presented.



### Association for Financial Counseling and Planning Education (AFCPE)

The HILI team of Maria Pippidis, Mia Russell and Virginia Brown conducted 3 sessions during the November conference and preconference of AFCPE. Over **80** participants learned about the *Smart Choice-Smart Use* products. About half of the attendees were affiliated with Extension; the remaining with military and private sector financial planners.



**Maryland Rural Health Association.** *Smart Choice* presented by Virginia Brown to **35** attendees. Attendees included professionals from local health departments, hospitals, community health centers, area health education centers, and community members in rural areas throughout Maryland

### Health Literacy Research Conference.

**Virginia Brown** was selected to be part of a panel addressing *From Theory and Research to Practice*. Attendees indicated that the HILI program was the only example at the conference of helping consumers build skills.

## News

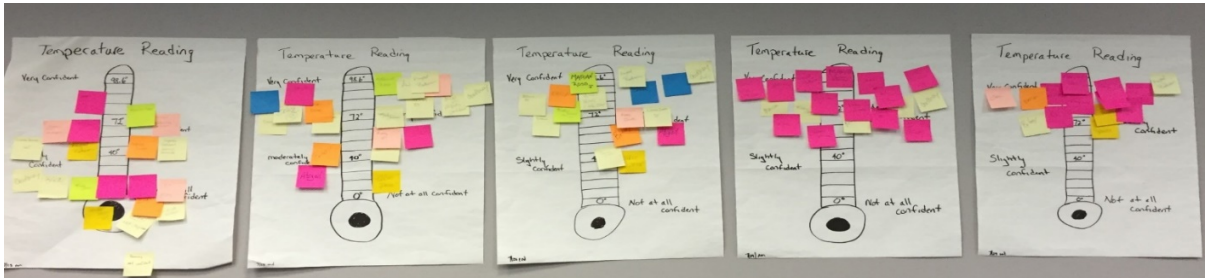
The ECOP Health Insurance Literacy Team, chaired by Virginia Brown, was selected to be one of the eXtension Issue Corps. They will participate in an eXtension Design-A-Thon to develop their idea to develop and test mobile delivery of health insurance information.

**Adams County PA Health Insurance Literacy Task Force.** Bonnie Braun presented information about Smart Choice and Smart Use to about **30** health providers in Gettysburg.

**Montgomery County Commission on Health.** Bonnie Braun presented an overview of *Smart Choice* and *Smart Use* to about **15** members of the commission. Several subsequently enrolled in the November 29 certification training.



## Evidence of change in confidence to teach among Texas attendees



At opening of training, participants ranged from off the chart at the low to moderately high. At the end of the training, participants clustered around the top—ready to teach.

## 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, Lynn Little, Lisa McCoy, Teresa McCoy, Mia Baytop Russell**

University of Maryland Residential Facilities Management – **Christine Garcia**

University of Delaware Cooperative Extension -- **Maria Pippidis**

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