

February 2016

SMART CHOICE SCHOLARSHIP 2015

Peer-Reviewed Journal Articles

Published

Brown, V., Russell, M., Ginter, A., Braun, B., Little, L., Pippidis, M. & McCoy, T. (December, 2015). *Smart Choice Health Insurance™*: A pilot study of a new health insurance literacy program. *Health Promotion Practice*. DOI: 10.1177/1524839915620393.

Accepted

Bartholomae, S., Russell, M., Braun, B. & McCoy, T. (2016). Exploring socio-demographic and state determinants of health insurance literacy: Evidence from the *Smart Choice Health Insurance™* program. *Journal of Family Economic Issues*.

Brown, V. (Under Second Review). Infusing Adult Education Principles into a Health Insurance Literacy Program. *Health Promotion Practice*.

Peer-Reviewed Extension Publications

Braun, B., Little, L. & Russell, M. (2015). *Helping You Make a Good Guess for Out-of-Pocket Health Costs*. College Park, MD: University of Maryland Extension. (FS-1020).

Braun, B., Little, L. & Russell, M. (2015). *Out of Pocket Costs*. College Park, MD: University of Maryland Extension.

Brown, V. & Pippidis, M. (2015). *Saving for Health and Medical Expenses: Flexible Spending Accounts and Health Savings Accounts*. College Park, MD: University of Maryland Extension. (FS-0335)

Brown, V. (2015). *How Do I Choose a Doctor?* College Park, MD: University of Maryland Extension. (FS-1022)

Russell, M., Brown, V., Braun, B., Little, L. & Pippidis, M. (2015). *Why Health Insurance is Important*. College Park, MD: University of Maryland Extension. (EBR-41)

Curricula/Programs

Braun, B., Brown, V., Little, L., Pippidis, M. & Russell, M. (2015). *Smart Use: Smart Actions*[™]. College Park, MD: University of Maryland Extension.

Russell, M., Brown, V., Braun, B., Little, L. & Pippidis, M. (2015). *Smart Choice Basics*[™]. College Park, MD: University of Maryland Extension.

Peer-Reviewed Presentations

Braun, B. & Russell, M. (2015, June). *Smart Choice Health Insurance*[™]: *Reducing Confusion, Increasing Confidence and Know-How*. American Association of Family and Consumer Sciences Annual Conference. Jacksonville, FL.

Braun, B. & Russell, M. (2015, June). *Smart Use Health Insurance*[™]: *Now You Have It, How Do You Maximize It?* American Association of Family and Consumer Sciences Annual Conference. Jacksonville, FL.

Brown, V. & Pippidis M. (2015, May). Roundtable discussion: *Smart Choice Health Insurance*[™] *program resources*. National Health Outreach Health Insurance Literacy Pre-Conference. Atlanta, GA.

Russell, M., Bartholomae, S., Braun, B. & McCoy, T. (2015, November). *Health Insurance Literacy: Exploring Demographic Characteristics*. (pp.12). Association for Financial Counseling Planning and Education annual symposium. Jacksonville, FL. Referred proceedings: <http://www.afcpe.org/wp-content/uploads/2015/09/2015-AFCPE-Proceedings-Final.pdf>

Non-Peer Reviewed Presentations

Pippidis, M. (2015, September 6). *Smart Choice Health Insurance*[™]: *An Overview for Delaware*. Delaware Health Commission Patient and Consumer Advisory group. Dover, DE.

Non-Peer Reviewed Publications

Little, L. & Braun, B. (2015). *Health Insurance Subsidies*. College Park, MD: University of Maryland Extension.

Referred Conference Proceedings

Russell, M., Bartholomae, S., Braun, B. & McCoy, T. (2015, November). *Health Insurance Literacy: Exploring Demographic Characteristics*. (pp.12). Association for Financial Counseling Planning and Education annual symposium. Jacksonville, FL. Referred proceedings: <http://www.afcpe.org/wp-content/uploads/2015/09/2015-AFCPE-Proceedings-Final.pdf>

Teaching (Certified Educators, Other Educators and Consumers)

Certified Educators

Braun, B., Little, L., Brown, V. & Paleg, B. (2015, April 8-9). *Smart Choice Health Insurance™* [Webinar]. Arkansas.

Braun, B., Little, L., McCoy, T. & Paleg, B. (2015, April 23). *Smart Choice Health Insurance™* [Webinar]. Purdue.

Braun, B., Little, L., McCoy, T. & Paleg, B. (2015, May 6). *Smart Choice Health Insurance™* [Webinar]. Purdue.

Braun, B., McCoy, T., Brown, S., Bartholomae, S., Little, L., McCoy, L., Russell, M., Pippidis, M., Garcia, C., Long, B. & Brown, V. (2015, October 1). *Refresh for Smart Choice Certified Educators* [Webinar].

Brown, V. & Braun, B. (2015, March 26). *Smart Choice Health Insurance Basics™* [Webinar]. Minnesota.

Russell, M., Pippidis, M. Brown, V. & Nguyen, B. (2015, November 12). *Smart Choice Basics™ Training* [Webinar].

Professional Development of Community Partners

Braun, B. & Brown, V. (2015, June 3-4). *Smart Choice Health Insurance™, Smart Choice Basics™* and *Smart Use Health Insurance™*. Presented in New York.

Brown, V. & Braun, B. (2015, March 24). *Smart Choice Health Insurance™ Overview* [Webinar]. Webinar presented to New York Navigators.

Brown, V. & Russell, M. (2015). *Smart Use Health Insurance: Smart Actions™*. Professional development presentation for human service workers at the University of Maryland Extension's Eviction Prevention Seminar, Baltimore, MD.

Brown, V. & Russell, M. (2015, August 11). *Smart Choice Basics™*. Presentation for Access to Care

Workgroup at Howard County Local Health Improvement Coalition. Columbia, MD.

Little, L. & McCoy L. (2015, September 27). *Smart Choice™ for Consumer Assistance Workers Workshop*. Presentation for Consumer Assistance Workers at the Rural Action Enrollment Network, Cumberland, MD

Pippidis, M. & Brown, V. (2015, July 21). *Smart Choice Basics™ and Smart Use™ Preview*. Presented to SEEDCO, Inc., Chestertown, MD.

Russell, M. (2015, October 26). *Ready or Not? It's Open Enrollment*. Presented during University of Maryland Extension Administrative Monday.

Russell, M. & Brown, V. (2015, January 22). *Smart Choice Basics™*. Presentation for Capital Connectors, Landover, MD.

Russell, M. & Brown, V. (2015, January 7). *Smart Choice Basics™*. Presentation to Montgomery County Maryland Mental Health, Rockville, MD.

Consumer Workshops

Pippidis, M. (2015, April 13). *Smart Choice Basics™*. Newark, DE.

Pippidis, M. (2015, May 8 and 9). *Smart Choice Health Insurance™*. Two presentations to University of Delaware employees during enrollment period, Newark, DE.

Pippidis, M. (2015, October 27). *Smart Use - Understanding Costs and Estimating Expenses*. Newark, DE.

Pippidis, M. (2015, November 23). *Smart Choice Health Insurance™*. Bear, DE.

Pippidis, M. (2015, December 1). *Smart Choice Health Insurance™*. Bear, DE.

Pippidis, M. & Wolinski, L. (2015, January 14). *Smart Choice Health Insurance™ for the Farming Population*. Harrington, DE.

Russell, M. & Maynard, P. (2015). *Smart Choice Basics™*. Capital Region Connector Entity ACA Enrollment event, Landover, MD.

Russell, M. & Maynard, P. (2015). *Smart Choice Basics™*. YMCA Linkages to Learning, Montgomery Knolls Elementary School, Silver Spring, MD.

Awards

ACA Prince George's County Partner Awards Program. (2015, May)

Certificate of Appreciation from Center for Medicare and Medicaid for being a Champion for Coverage. (2015, April)

NEAFCS 2015 Regional Winner: Family Health and Wellness Award. (2015, November)

Applied Research

Smart Choice and Smart Use Health Insurance™ Program Development and Impact Assessment

Braun, B., Little, L., Brown, Virginia; Garcia, Christine; McCoy, Teresa; Pippidis, Maria; Russell, Mia. Health Insurance Literacy Initiative. University of Maryland Extension.

This educational programming and research initiative was launched in 2012 to teach consumers how to make wise purchase and use decisions. A pilot test occurred in 2013-14 that resulted in a second pilot test of a reduced set of measures in 2014-15.

In 2015, the team:

- 1) Created, pre-tested and launched the *Smart Choice Basics™* curriculum after training 30 Extension Educators to conduct a pilot test in late 2014-early 2016;
- 2) Trained and certified additional educators, now totaling 189 educators in 31 states to teach *Smart Choice Health Insurance™*;
- 3) Collected and analyzed impact data from a second pilot test of *Smart Choice Health Insurance™*;
- 4) Began development and pre-testing the first module, *Smart Actions*, as part of the new *Smart Use Health Insurance™* curriculum; obtained funding from the University of Maryland to translate the *Smart Use Health Insurance™* module, *Smart Actions™* into Spanish in partnership with the Department of Residential Facilities and the Graduate Studies in Interpretation and Translation Program of the Department of Communications; and
- 5) Published or presented multiple scholarly articles. Funded by the University of Maryland Extension, College of Agriculture and Natural Resources and University of Delaware Cooperative Extension.

Results from the pilot tests of *Smart Choice Health Insurance™* revealed that consumers increased confidence and capability to make smart health insurance purchase decisions. Reports of the findings from the pilot tests are available at: <http://extension.umd.edu/insure/research>

Linking Health Care Reform to Economic Development in the Agriculture Sector

Little research or outreach has focused on understanding how the Affordable Care Act will influence the way farm and ranch families structure and grow their enterprises, manage risk and balance labor resources.

The HILI team is part of a multi-state USDA's Agriculture Food and Research Initiative Grant: *Linking Health Care Reform to Economic Development in the Agriculture Sector*. The four year study will provide research findings to support the *Smart Choice Health Insurance™ - Farm Families* curriculum. In 2015, focus groups were conducted to assess health insurance literacy and needs of farmers and ranchers as perceived by farm technical workers and tax accountants.

Spanish Translation of Smart Use Health Insurance™ Program for University of Maryland Non-Exempt Staff

Proposal written by HILI and funded by the University of Maryland "Moving Maryland Forward" fund. The project is entitled: "Spanish Translation of *Smart Use Health Insurance™* Program for University of Maryland Non-Exempt Staff." Grant funding: \$14,742.