



# **Extension's Health Insurance Literacy Initiative: From Pilot to Program**

June 10, 2013

Webinar

As you wait for the session to begin,  
please use the chat box to type you response  
to the following question:

**What do you expect to learn from today's webinar?**

# Welcome To Webinar



**Michelle Rodgers, PhD**

Associate Dean for  
Extension and Outreach  
University of Delaware's  
College of Agriculture and  
Natural Resources  
and

Director, University of  
Delaware Cooperative  
Extension

[mrodgers@udel.edu](mailto:mrodgers@udel.edu)



# Mobilizing Extension—the HILI

## Health Insurance Literacy Initiative (HILI)

**Proposed April 2012**

**Organized August 2012**

**Became a Multi-state Initiative in October 2012**

**Pilot Testing April 2013**

**Launch Fall 2013**

**The Driver--**

**January 1, 2014**

Major  
Reforms  
Begin





**Bonnie Braun, PhD**  
**Faculty Scholar**  
**Horowitz Center for Health Literacy**

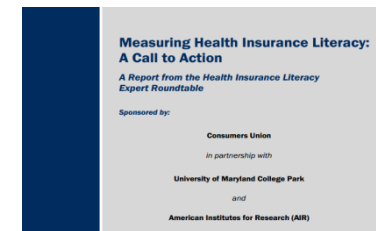
**Professor**  
**and Extension Family Policy Specialist**  
**Department of Family Science**  
**School of Public Health**  
**University of Maryland College Park**  
[bbraun@umd.edu](mailto:bbraun@umd.edu)  
**301-335-4335**



# Health Insurance Literacy

The degree to which individuals have the knowledge, ability, and confidence to:

- a) Find and evaluate information about health plans;
- b) Select the best plan for his or her family's financial and health circumstances, and
- c) Use the plan once enrolled.



Measuring health insurance literacy: A call to action and report from the health insurance literacy expert roundtable. (2011), Washington, D.C.: Consumers Union. Available at: [http://www.consumersunion.org/pub/Health Insurance Literacy Roundtable rpt.pdf](http://www.consumersunion.org/pub/Health_Insurance_Literacy_Roundtable_rpt.pdf)



# Hypothesis Guiding HII

RC + IC & IC = SC

Reduce Confusion +  
Increase Capability &  
Increase Confidence

=

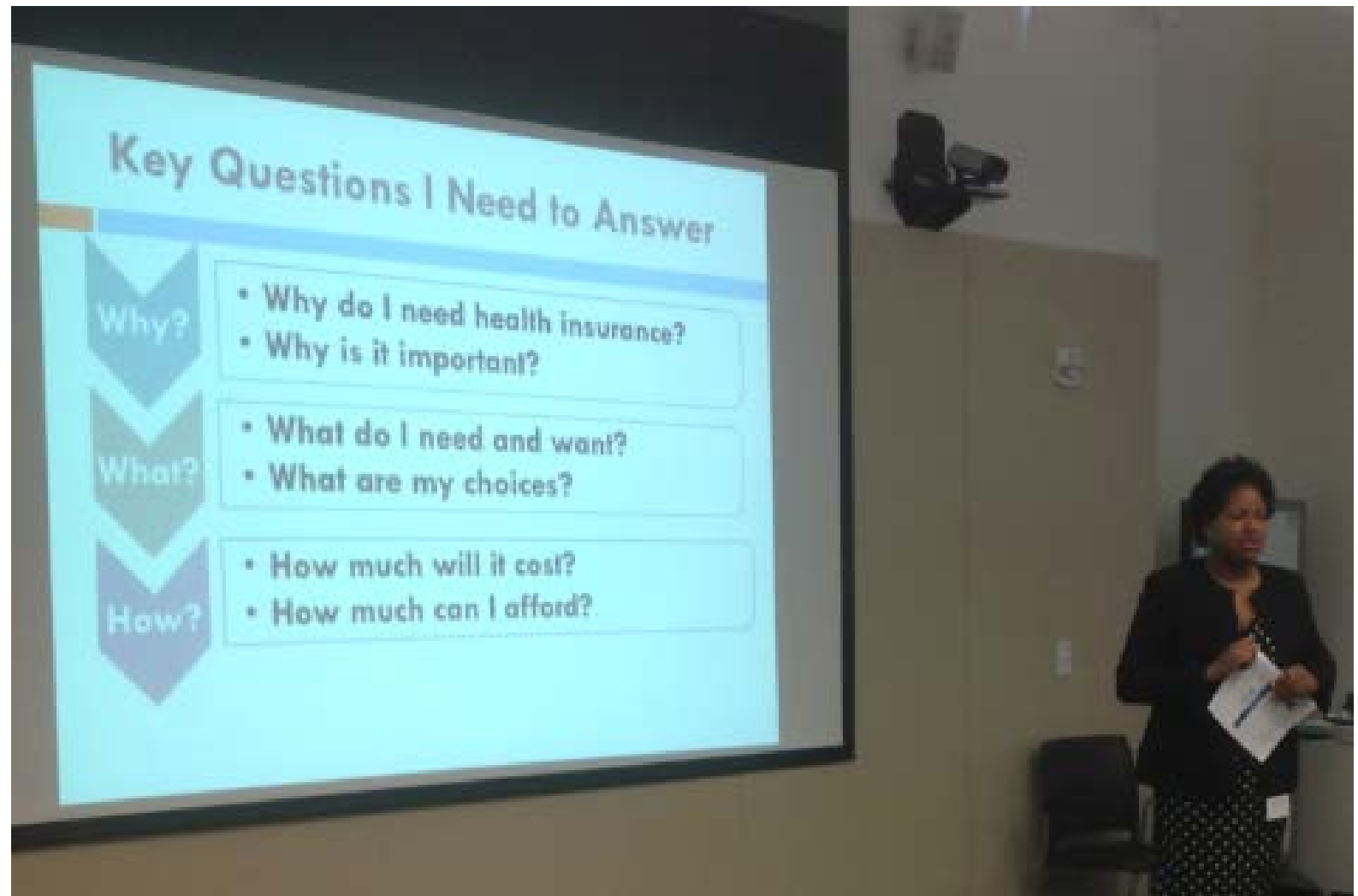
Smart Choice

# What We Will Be Learning & Doing Today

- Who Participated
- What Happened
- What We Found
- Making Meaning of Findings
- What happens next



# Mia Baytop Russell – Smart Choices



The image shows a woman standing in front of a large projection screen in a classroom or meeting room. She is holding a piece of paper and looking towards the screen. The screen displays a slide with the title "Key Questions I Need to Answer" and three sections of questions, each preceded by a downward-pointing arrow.

**Key Questions I Need to Answer**

- Why?**
  - Why do I need health insurance?
  - Why is it important?
- What?**
  - What do I need and want?
  - What are my choices?
- How?**
  - How much will it cost?
  - How much can I afford?





## **My Smart Choice Health Insurance Guide**

- My Health Insurance Needs Worksheet
- Sample Health Plans
- My Health Insurance Comparison Worksheet
- My Monthly Spending Plan Worksheet
- Important Words I Need to Know
- How You & Your Insurer Share Costs - Example

# Pilot Testing



Employees of UMD, Hispanic & English Sessions



Graham McCaulley and Molly Vetter-Smith Missouri



# Pilot Test Educators

- Delaware – **Maria Pippidis**
- Georgia – **Joan Koonce**
- Iowa – **Joyce Lash, Brenda Schmitt, Barb Wollan**
- Kansas – **Elizabeth Kiss, Debra Wood**
- Maryland – **Lynn Little, Mia Russell, Virginia Brown**
- Texas – **Dawn Burton**



# Pilot Test Expert Reviewers

- Iowa - **Suzanne Bartholomae**
- Kansas – **Elizabeth Kiss**
- Minnesota – **Mary Jo Katras, Brianna Routh**
- Montana – **Marsha Goetting**
- New Hampshire – **Sharon Cowen**

# What Happened?

- 13 workshops in 6 pilot states: (DE, GA, IA, KS, MD, TX)
- May 1-18, 2013 - Approximately 2 hours
- 135 documented participants
- All used pilot test materials:  
Guidebook, PPT,  
assessment instruments,  
and clickers





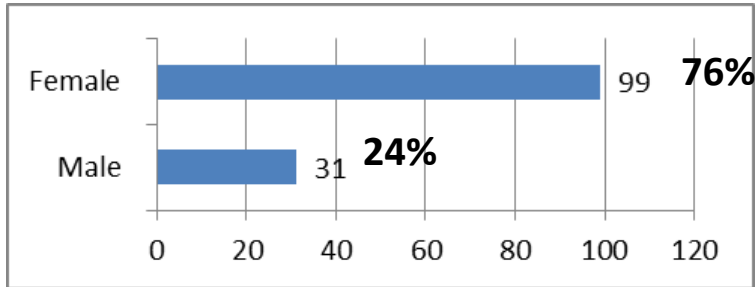
# Assessment Instruments

- Structured observations
- Question/comments collection pre workshop
- Pre/Post Assessments
- Questions/comments collection post workshop
- Question response collection pre workshop
- End-of-session survey for educator
- Materials analysis

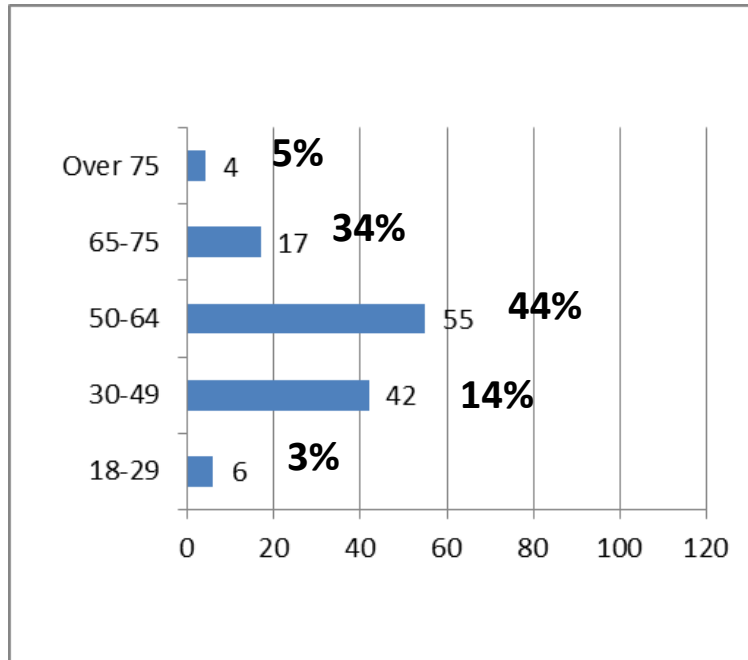
# Pilot Test Consumers

Highest Participant Count: 135

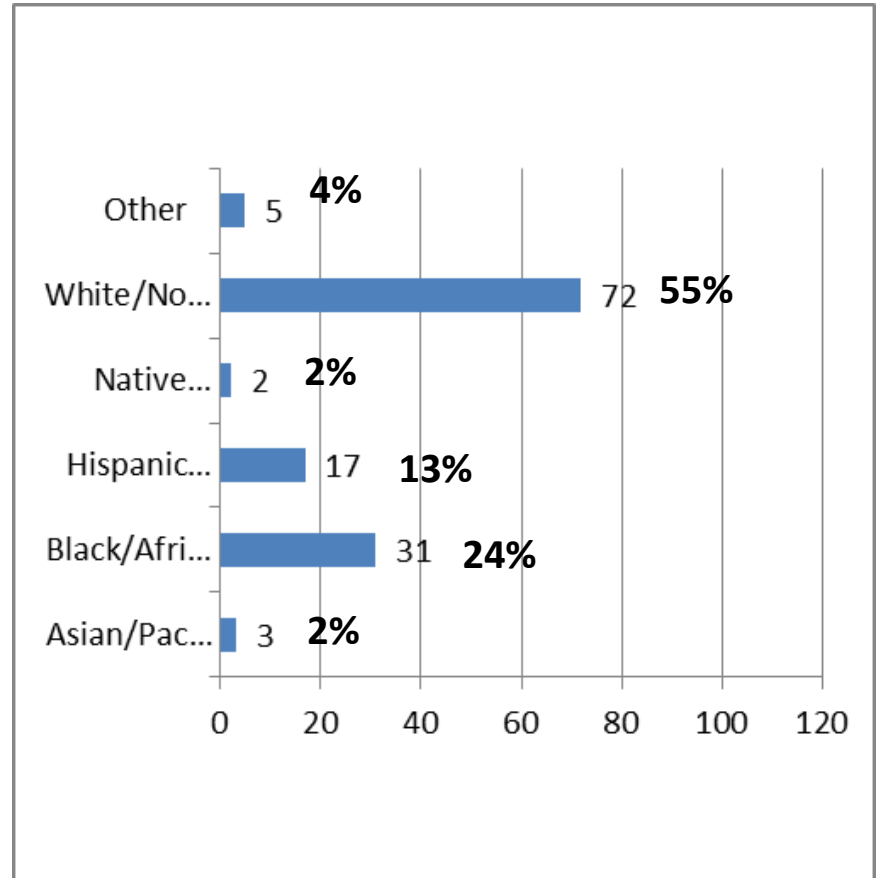
## Gender



## Age

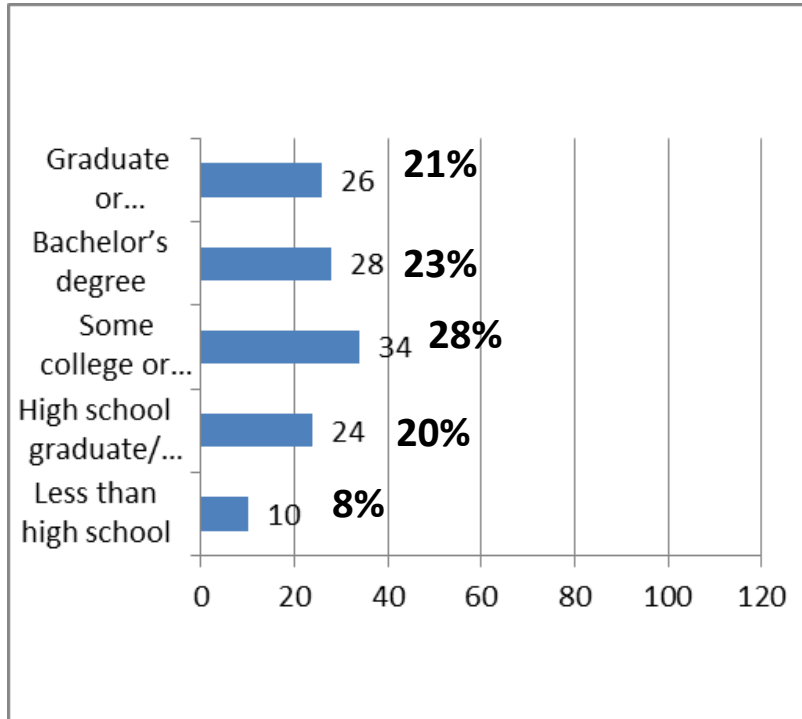


## Race

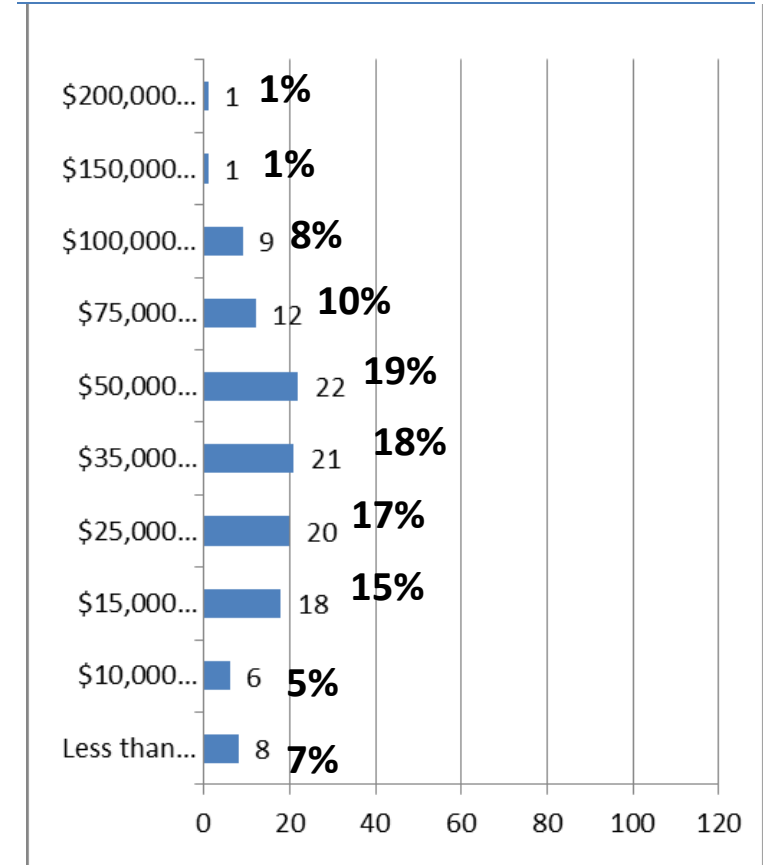


# Pilot Test Consumers

## Education

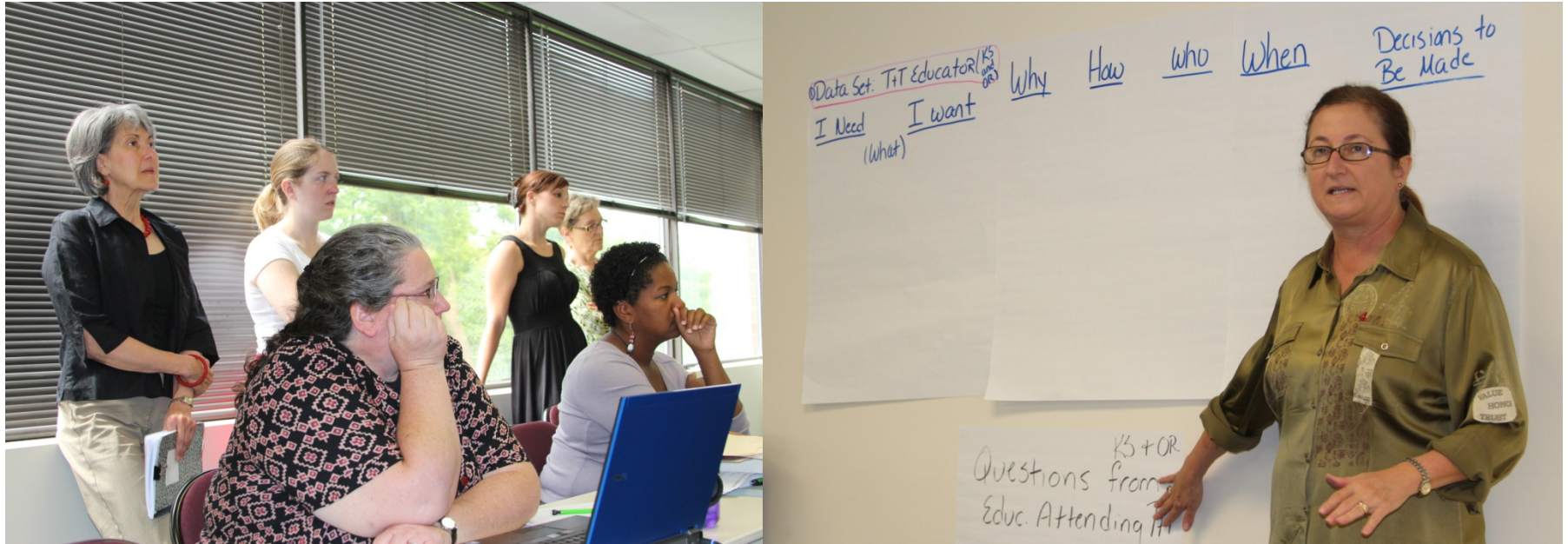


## Income





# HILI Data Digest



Back row: Chris Garcia, Virginia Brown, Nicole Finkbeiner, Bonnie Braun  
Front row: Maria Pippidis and Mia Russell listen to Teresa McCoy, evaluator, explain process for reviewing data and determining preliminary findings to report on June 10.

Photos by Megan O'Neil, HILI member, June 6, 2010

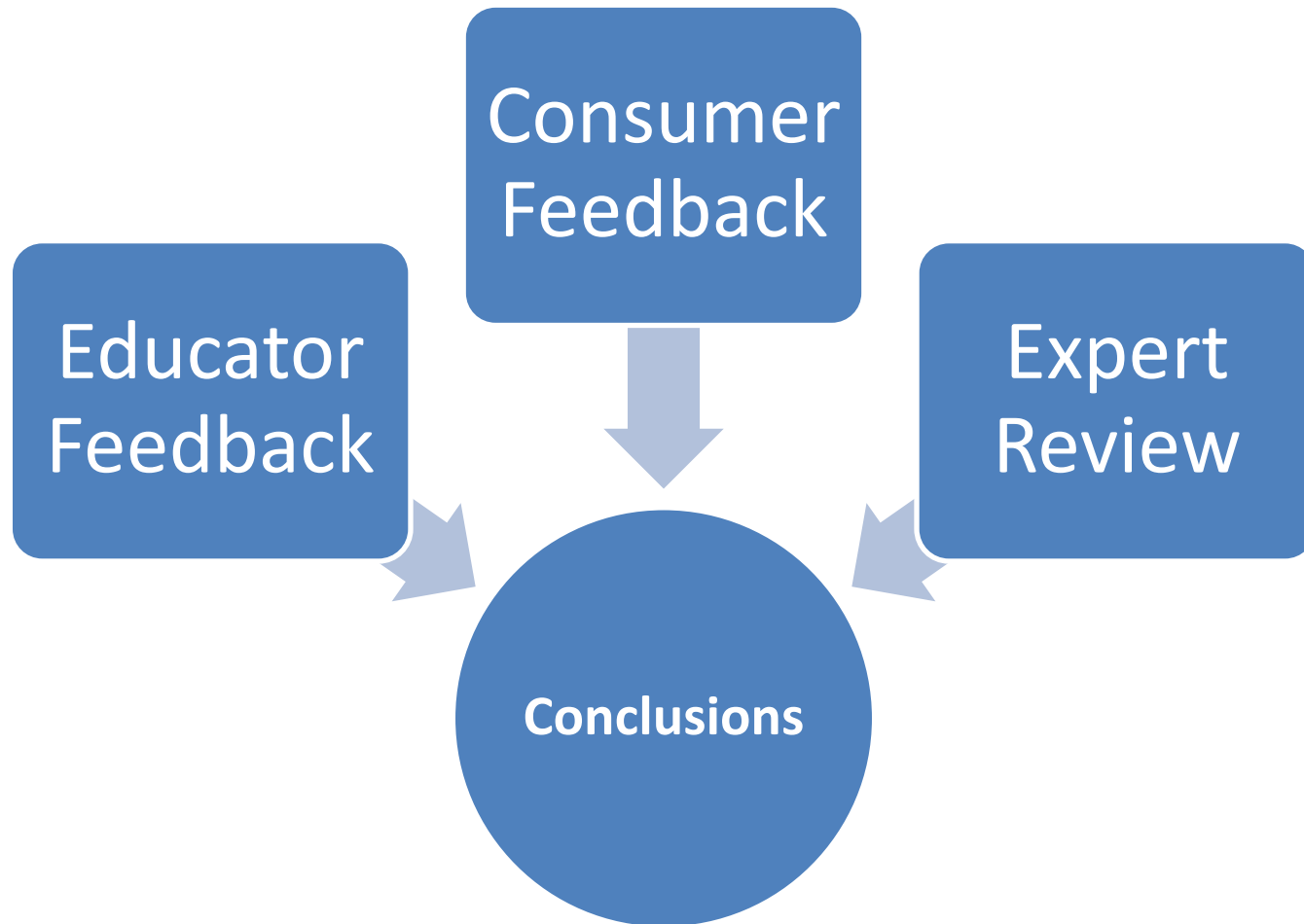


**Virginia Brown**  
University of  
Maryland  
Extension  
Educator





# What We Found from Data Sources





Consumer  
Feedback

## Consumers Liked:

- The worksheets
- The glossary of terms
- Learning differences between types of plan



Consumer  
Feedback

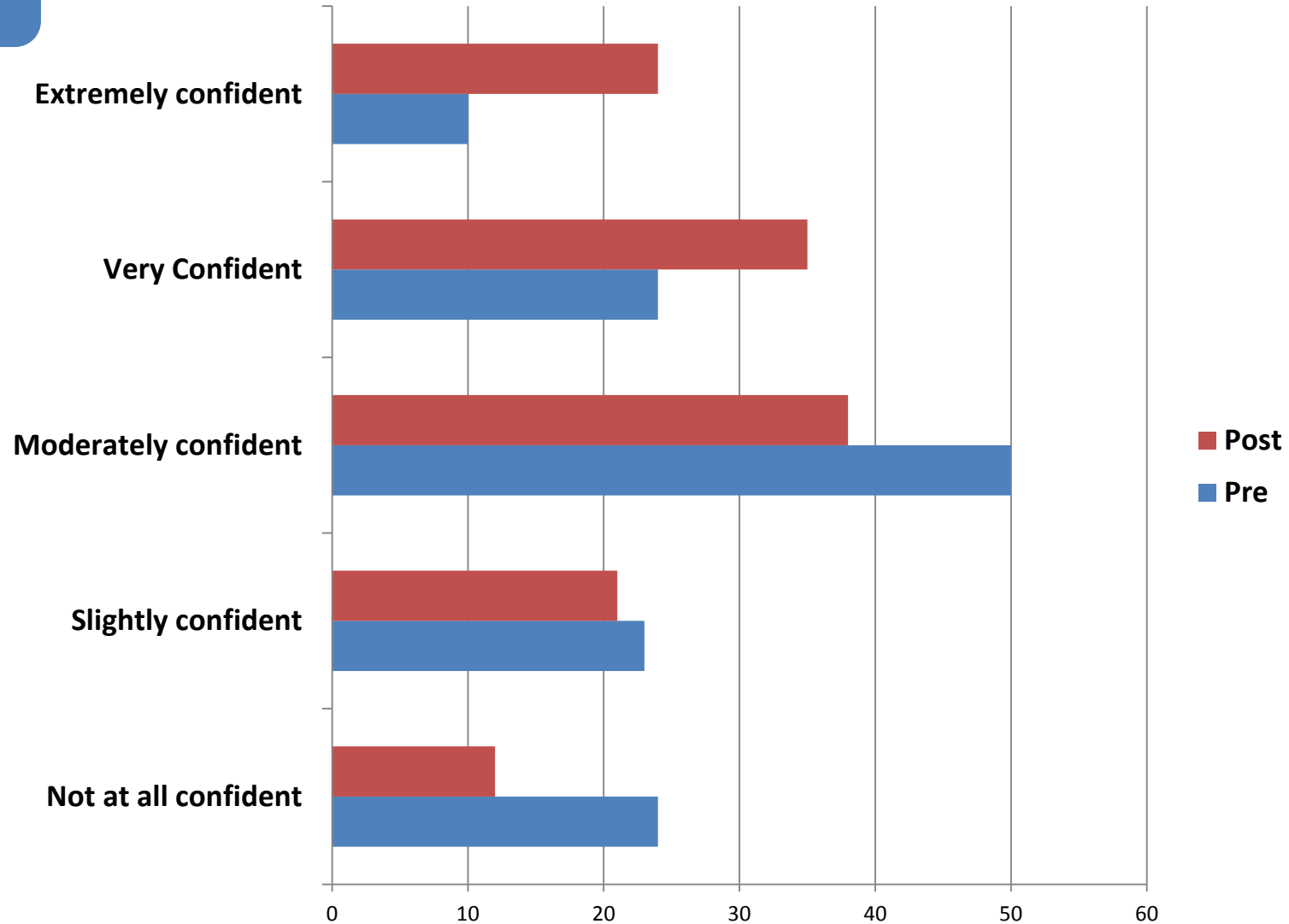
## Consumers Wanted:

- More time
- More Information



# Consumer Feedback

# Confidence Increased





Educator  
Feedback

## **Educators Liked:**

- Engagement with worksheets
- Participant discussion



Educator  
Feedback

## **Educators Wanted:**

- Toolkit
- Training
- More workshop time
- Modifications in curriculum





## Expert Review

# Experts Said:

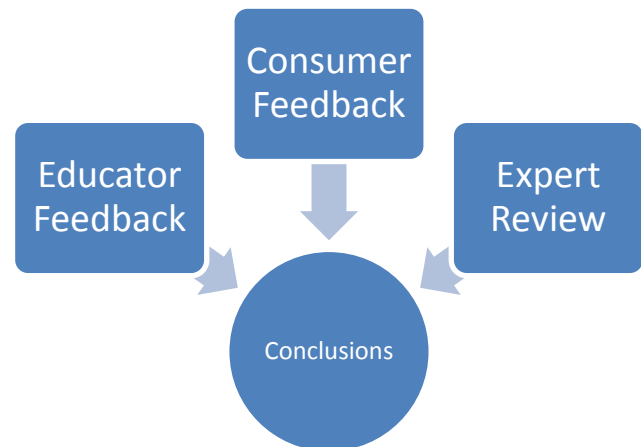
- Add introduction and summary
- Create instructions for transitions between worksheets
- Standardize language across materials
- Define targeted audience
- Address readability and numeracy demands



# Conclusion 1

There is congruence within and between data sets.

- Consumers, educators, and experts pointed us in similar directions.
- Consumers, educators, and experts all suggested similar improvements





## Conclusion 2

The curriculum is robust enough to work well across multiple situations with unknown variables.



## Conclusion 3

RC + IC & IC = SC  
Reduce Confusion +  
Increase Capability &  
Increase Confidence  
=  
Smart Choice



# Making Meaning of Findings

Interactive session where participants respond to the findings and conclusions and ask questions.

# Pilot Testers Speak!



Lynn Little, University of Maryland  
Extension Educator, HILI Co-Chair

- What was your compelling reason to participate in the pilot test?
- What was your biggest take away from the experience?
- What would you say to another educator to encourage them to teach this curriculum?



# What Happens Next

1. Curriculum Modifications
2. Development of Supplemental Materials
3. Creation of Train-the-Trainer Sessions
4. Internal and External Marketing
5. Launch of *Ask an Expert*
6. Incorporation of the new health insurance literacy measure
7. Creation of *Smart Uses* curriculum



## Phase II: Train-the-Trainer (Recommendations)

Maria Pippidis, Extension Educator,  
University of Delaware Cooperative Extension

- Certification Process (required for access to curriculum)
- Options: On-site, on-line and live webinars
- Content Modules
- Fee Structure
- Data Collection & Sharing





# Responding to Training Recommendations

Interactive session where participants respond to the findings and conclusions and ask questions.



## Phase III & IV

- **Marketing** –Task Force: Cathy Bowen, Debra Kantor; Joan Koonce; Marissa Stone; Megan O'Neil
- **Ask an Expert**—Megan O'Neil, eXtension Fellowship and Marissa Stone





SMART  
CHOICE

HEALTH INSURANCE



# **Volunteer Opportunities**

## **June 15-August 15**

- A. Additional data analysis
- B. Creation of supplemental materials
- C. Development of marketing plan—  
internal and external
- D. Editing and reviewing materials
- E. Planning for train-the-trainer sessions



**So...**

**What are Your Questions?**



# Acknowledgements

This pilot project was developed with funding from the University of Maryland Extension and an eXtension Fellowship



Program Development Team

University of Maryland Extension:

Bonnie Braun, Virginia Brown, Shannon Dill, Nicole Finkbeiner, Christine Garcia, Jinhee Kim, Lynn Little, Teresa McCoy, Mia Russell, Crystal Terhune, and

Andrew Williams

University of Delaware Extension: Maria Pippidis