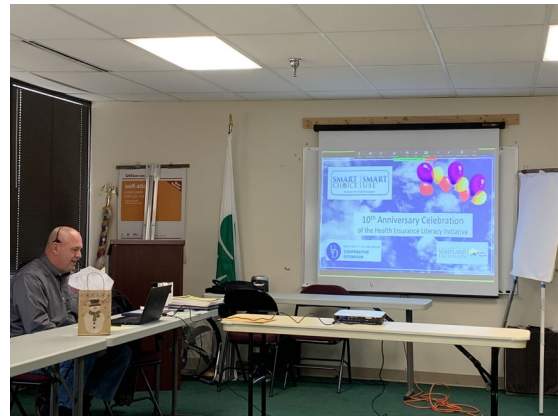




Health Insurance Literacy Initiative (HILI) Fall / Winter 2021

Ten-Year Anniversary

In December, the Health Insurance Literacy Initiative (HILI) celebrated its ten-year anniversary. HILI was launched in response to passage of the Affordable Care Act and the confusion around understanding and using health insurance. The guiding framework for HILI is RC + IC & IC = SU.



The team is recognized with 5 national awards, 5 regional awards, and 5 state awards. In 2017, University of Maryland Extension recognized HILI with Signature Program status.

Modules developed within the HILI curricula include:

- Smart Choice
- Smart Choice Basics
- Smart Use Smart Actions
- Smart Use Understanding and Estimating Healthcare Costs
- Smart Use Essential Health Benefits
- Smart Use Managing Health Insurance Conflicts
- Smart Choice Smart Use Healthcare in Your Senior Years

Program Delivery

The HILI team offered both in-person and virtual programs throughout 2021. In total (combining both consumer facing and professional development), there were 33 workshops offered reaching 270 individuals.

**Reduce Confusion +
Increase Capability &
Increase Confidence
=
Smart Choice and/or Smart
Use**

Since the beginning, the HILI team has certified 325 educators representing 33 states, including Washington D.C. These educators taught various HILI modules and were able to reach over 3,000 consumers.

Scholarship achievements include: 10 peer-reviewed articles, 41 peer-reviewed conference presentations, 6 peer-reviewed posters, and 13 applied research projects.



The Certified Educator virtual training hosted on the Extension Foundation Campus platform was piloted by 6 individuals. Plans for 2022 include moving the platform from a pilot course to a public course.

Consumer Education

The HILI team offered 29 consumer workshops in 2021 reaching 211 individuals. The HILI team offered a series of modules in both the spring and fall. Fall workshops focused on the process of selecting insurance plans to coincide with open enrollment for Marketplace plans and Medicare. Spring workshops emphasize using, managing disputes and estimating costs of health insurance. Information about the educational modules we provide is available at <https://extension.umd.edu/insure>.

Mike Bievenour, Jesse Ketterman, Lisa McCoy, Maria Pippidis, Dorothy Nuckols, and Carrie Sorenson led teaching efforts.



Jesse Ketterman and Ashante Scott (Family Science Intern) wrote and posted four blog articles related to health insurance on the Family and Consumer Sciences, Breathing Room blog site (<https://breathingroom.umd.edu/>). Titles of the posts include,

Health Insurance and Pregnancy
Medicare Enrollment – What do I need to know?

Do I need a difference insurance plan?
Staying Healthy with Health Insurance

Maria Pippidis and other members of the team continue to seek opportunities to partner with our Agriculture colleagues to reach farmers and farm families. Major efforts include conducting a forum to address supply chain issues on the Eastern Shore, farm stress management and resiliency workshops, and retirement planning to include health insurance in your senior years.

Professional Development

Dorothy Nuckols, Carrie Sorenson, Maria Pippidis, Lisa McCoy, Jesse Ketterman and Mike Bievenour facilitated 4 professional development workshops reaching 59 individuals in 2021. Partners involved in offering professional development include Maryland State Department of Education Childcare Professionals’, University of Maryland Eastern Shore Medical Center, Montgomery County Department of Health and Human Services, and DC Health Connect. *Get the Facts, Get Covered: Health Insurance Literacy workshop* with DC Health Connect focused on the African Immigrant Community and offered in multiple languages.

Curricula Development

Lisa McCoy, Carrie Sorenson and Alex Chan developed a new module to be offered in 2022, *Smart Actions for Mental Health*.

Scholarship

Scholarship continues to influence the work of the HILI team. A special thank you to team member **Chenzi Wang** for her leadership in research and scholarship this year. **Chenzi Wang** supports three approved IRB studies connected to HILI. **Chenzi**



Wang worked with **Carrie Sorenson** and **Lisa McCoy** to develop a six-month follow-up survey for the HILI modules. We are excited to document the long-term impact of our work!

Dorothy Nuckols completed the pilot study for *Managing Health Insurance Conflicts*. The study includes evaluation data for 117 participants.

Dorothy Nuckols and **Chenzi Wang** will conduct data analysis in early 2022. The HILI team looks forward to sharing the *Findings Revealed* document in the near future.

The Fact Sheet – *Health Insurance Claim Problem? How to Navigate the Health Insurance Claims Process*, written by **Dorothy Nuckols**, is available on the UME Publications site. Click [here](#) to view the document.

HILI team members presented six peer-reviewed presentations at conferences, national webinars and symposiums for the following organizations:

- National Extension Association for Family and Consumer Sciences
- Epsilon Sigma Phi

Acknowledgement

This health insurance literacy initiative was launched in 2012 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 -

Michael Bievenour, Bonnie Braun, Ali Hurtado, Jesse Ketterman, Jinhee Kim, Lynn Little, Lisa McCoy, Dorothy Nuckols, Carrie Sorenson and **Chenzi Wang**.

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

For more updates visit the [Insuring Your Health](#) website.

- Extension Risk Management and Education
- Association for Financial Counseling and Planning Education

Leading the proposals were **Maria Pippidis, Dorothy Nuckols,** and **Jesse Ketterman.**

Titles include:

- 1) *Understanding Health Insurance Options for Farmers and Small Business Owners - AFCPE*
- 2) *When Your Health Insurance Plan Says No: How to Avoid, Prevent, and Solve Surprise Conflicts - NEAFCS*
- 3) *Clash of the Expectations: Avoid, Prevent, and Solve Surprise Health Insurance and other Conflicts - AFCPE*
- 4) *Health Insurance Options for Farmers and Small Business Owners - ESP*
- 5) *Conflict Resolution and Health Insurance - ESP*
- 6) *Health Insurance Options for Farmers and Small Business Owners - ERME*