



Health Insurance Literacy Initiative (HILI) Spring / Summer 2022

As we celebrate 10 years of the Health Insurance Literacy Initiative, studies continue to reinforce the importance of our work. The Consumer Financial Protection Bureau (CFPB) suggests 43 million Americans have medical debt on their credit reports that total \$88 billion in a recently released [statement](#).

This debt is often related to unexpected and emergency events. Consumers are often unaware of prices related to services in these situations. Having insurance and understanding what is covered with your health insurance are important factors to reduce confusion and increase capability.

Once consumers use credit cards to pay for medical services, this can impact one's credit report. The credit report can have significant impact on family finances. The credit report is used to determine if one qualifies for additional credit and could potentially impact loan interest rates. The amount of debt can also influence one's ability to get a loan for other purchases such as automobiles and houses.

Medical debt impacts households unevenly. The report indicates that Black (28%) and Hispanic (22%) populations hold over 50% of past-due medical debt.

Program Delivery

For the first six months of the year, the HILI team continued to offer webinars for our local partners and sessions that attracted participants from multiple states. In total there were 16 webinars reaching 263 participants. Information about the educational modules we provide is available at <https://extension.umd.edu/insure>.

Consumer Education

The HILI team offered a series of webinars in the spring focusing on the use of health insurance. **Dorothy Nuckols** and **Lisa McCoy** presented *Smart Actions for Mental Health* and *Smart Use Smart Actions*. **Michael Bievenour** and **Maria Pippidis** presented *Understanding and Estimating Health Care Costs*. **Carrie Sorenson** and **Jesse Ketterman** presented *Healthcare in Your Senior Years* and **Maria Pippidis** and **Jesse Ketterman** facilitated *Health Insurance Options for Farmers and Small Businesses*.



Jesse Ketterman, **Carrie Sorenson**, and **Tahi Tabassum**, our student intern for the spring, wrote and posted two blog articles on the Family and Consumer Sciences, Breathing Room blog site



(<https://breathingroom.umd.edu/>). Titles of the posts include, *Should You Use and FSA?*, *Mental Fitness for Incoming Freshmen*, *Health Insurance and Undergraduate Students*, *How UME Helped Me Navigate my Health Insurance*, *Using Health Insurance in the New Year*, and *Protecting the Health of Your Children*.

Carrie Sorenson, Jesse Ketterman, and Lisa McCoy were invited by DC Health Connect to present as part of their *District of Pride: Virtual Town Hall, Navigating Health Insurance*. The webinars were geared toward the LGBTQ+ audience in partnership with the District of Columbia Mayor’s Office



Professional Development

Carrie Sorenson presented to the staff of Mary’s Center on *Health Insurance Literacy Basics for HealthCare Professionals*. Mary’s Center is a community health center serving the Washington, DC metro area.

Awards

Dorothy Nuckols was recognized with *Early-*

Career Service Award in the Northeast Region of Epsilon Sigma Phi (ESP). Well deserved Dorothy!

The HILI team was recognized with the *Distinguished Team Award* in the Northeast Region of Epsilon Sigma Phi (ESP). The nomination was led by **Lisa McCoy**.

Maria Pippidis and **Bonnie Braun** lead a team that included **Jesse Ketterman** and other Extension Educators from Maryland, Delaware, and Ohio that focused on creating community issues forums to address local challenges. The efforts were recently recognized with the *National Priester Award for Community Programming* at the National Health Outreach Conference.

Scholarship

Dorothy Nuckols, Lisa McCoy, Jesse Ketterman, Catherine Sorenson, and Chenzi Wang wrote a research article titled, *Understanding Health Insurance Benefits: Implications for Health and Policy*. The article was accepted with revisions to the Journal of NEAFCS in June. **Jesse Ketterman, Maria Pippidis, Dorothy Nuckols, Carrie Sorenson, and Chenzi Wang’s** article on [Health Insurance Options in Your Senior Years](#) was published in the Journal of NACAA (National Association of County Agriculture Agents).

HILI team members submitted two proposals to national conferences. The team will find out in July if the proposals were accepted. Leading the proposals were **Jesse Ketterman** and **Carrie Sorenson**. Titles of the proposals are *Helping Clients Estimate Health Care Costs* and *Understanding the Financial Implications of Mental Health Care*.



Of Note—

Michael Bievenour retired from University of Maryland Extension in June. Congratulations on your retirement!

Maria Pippidis will be retiring at the end of this year. Maria has been on this team since its inception. Look forward to hearing about her accomplishments in the Winter Brief.

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 - **Bonnie Braun, Jesse Ketterman, Lynn Little, Lisa McCoy, Dorothy Nuckols, and Carrie Sorenson.**

Advisory Members: **Alex Chan & Ali Hurtado**

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

For more updates visit the [Health Insurance Literacy](#) website.