

Health Insurance Literacy Initiative (HILI) Fall / Winter 2019

Program Delivery

The HILI team launched a new Smart Use Health Insurance module, *Health Insurance in Your Senior Years*. **Maria Pippidis** and **Jesse Ketterman** demonstrated the module to the HILI team in December. Pilot testing will occur throughout 2020.



Consumer Education

The HILI team offered 17 consumer workshops in Maryland and Delaware in the last six months of the year reaching 128 individuals. Information about the educational modules we provide can be found at <https://extension.umd.edu/insure>.

Maria Pippidis, University of Delaware Cooperative Extension created a free online course entitled [Health Insurance 4 U](#) to help reduce confusion and increase confidence in understanding health insurance options and costs. Included in the course are 5 short videos – each answers a key health insurance question. For each there are useful links to the [Insuring Your Health](#) website and to worksheets that will help

participants determine the plan that would work best for them.

Jesse Ketterman and **Dorothy Nuckols** wrote and posted four blog articles on the Family and Consumer Sciences, Breathing Room blog site (<https://breathingroom.umd.edu/>). Titles of the posts include, *Time for a (Health Insurance) Check-Up; Open Enrollment is Here; Flexible Spending Accounts – Every Penny Counts and Health Insurance; and Are you Ready for Next Year.*

Ali Hurtado developed a video for the Spanish speaking audience on health insurance basics. The video can be viewed by clicking the image below and is posted on our [Insuring Your Health](#) website.



Smart Choice Smart Use Basics Health (Spanish) 



Professional Development

Virginia Brown, Jesse Ketterman, Dorothy Nuckols, and Maria Pippidis lead a webinar for all educators certified to teach the Smart Choice Smart Use modules. Updates included introducing



the Healthcare in Your Senior Years and Disputes modules, changes in federal law, and activities within the Health Insurance Literacy Initiative.

Health Insurance Options for Horticulture Professionals – lead by **Maria Pippidis** in Newark, Delaware reaching 109 horticulture professionals and AGNR extension colleagues helped these individuals increase awareness regarding health insurance options and how to compare them.

Carrie Sorenson developed an abbreviated chart of the insurance options for state employees based on the Health Benefits Guide. The two-page abbreviated chart was distributed to FCS educators during open enrollment. Distribution will be expanded during the next open enrollment period.

Bonnie Braun, Jesse Ketterman, and Maria Pippidis facilitated an eXtension learning circle for 55 enrollees to explore frameworks, assessment, and teaching tools for professionals to respond to farm and family stressors. The learning circle was based on the Farm and Farm Family Risk and Resilience Guide for Educational programming developed by **Bonnie Braun** and **Maria Pippidis**.

Bonnie Braun was invited to discuss Farm and Farm Family Risk and Resiliency at the fall Ohio Strengthening Farm Vitality Forum, and Managing Farm Risk and Building Resilience in Ohio for 140 people. Health insurance was a topic.

Certified Educator Training

Virginia Brown, Jesse Ketterman, Dorothy Nuckols, and Carrie Sorenson conducted Certified Educator Training for DC Health Benefit Exchange Authority. A professional development workshop was provided immediately after the training to administrators in the DC Health Benefit Exchange Authority.



Program Evaluation

Pilot testing of the Smart Use: *Your Health Insurance Benefits* module. Extension Educators, certified in the *Smart Use Health Insurance™ - Your Health Insurance Benefits* module, taught 18 workshops between 2017 and 2019 reaching 102 consumers. Results showed a significant increase in knowledge and confidence, and are available on our website at www.extension.umd.edu/insure/research.

Scholarship

HILI team members presented at three national conferences (NEAFCS, ESP, AFCPE) in the fall. Leading the presentations were **Jesse Ketterman, Lisa McCoy, Dorothy Nuckols, and Maria Pippidis**. Titles of the presentations are *Paying for Healthcare or Daycare? FSA, HAS, and HRAs Can Help!*, *There can be fun and games: experiential learning and problem solving techniques for adults learners*, *Protecting Financial Well-Being: Managing and Resolving Health Insurance Disputes*. **Lisa McCoy** and **Carrie Sorenson** presented a poster titled, *Understanding and Estimating Costs*, at the University of Maryland Public Health Research Day.



Of Note—

Congratulations to Teresa McCoy on her new endeavors. As one of the original members of the HILI team, T's contributions will be missed.

We are excited to welcome two new members to the HILI team. Crystal Terhune joins us as an FCS Educator in the mid-shore cluster and Jesse Jurgenson joins as a faculty specialist from the School of Public Health.

Congratulations upon receipt of the AFCPE 2019 Symposium Poster Award: **Bonnie Braun, Virginia Brown, Jesse Ketterman, Lynn Little, Lisa McCoy, Dorothy Nuckols, and Maria Pippidis.** Dorothy presented results of a survey about managing and resolving health insurance disputes. The poster is shown on the next page.

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

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, Virginia Brown, Ali Hurtado, Jesse Jurgenson, Jesse Ketterman, Lynn Little, Lisa McCoy, Teresa McCoy, Dorothy Nuckols, Carrie Sorenson, Crystal Terhune and Chenzi Wang.

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

Protecting Financial Well-Being: Managing and Resolving Health Insurance Disputes

Dorothy Nuckols, University of Maryland Extension

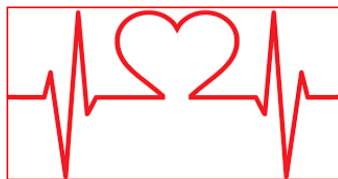


Introduction

The purpose of health insurance is to protect personal finances from the burden of health care costs, and to protect health by making health care accessible. Conversely, protecting health also has a financial benefit. Disputes with health insurance providers occur when there is a disruption in that financial protection and usually arise from one of two occurrences. Either a claim for insurance coverage for a health procedure is denied, or there is an unexpected out-of-pocket charge for a covered claim. Both situations have a common root: confusion. In the most recent DHHS study, only 12% of adults have a proficient level of health literacy (US DHHS, 2008). Research shows that consumers struggle with health insurance decisions due to low health insurance literacy and complexity of products (Adepoju, Mask, and McLeod, 2019). Confusion about health insurance has implications for how well people shop for health insurance and whether they are choosing wisely (Levitt, 2015). More seriously, consumers with lower health insurance literacy are less likely to utilize their benefits to stay healthy, and more likely to suffer financial harm (Paez, Mallory, et al., 2014). According to a recent study, 33% of patients received unexpected medical bills over a two-year period, and 53% have tried to negotiate a medical bill (Consumer Reports, 2016).

Purpose and Justification

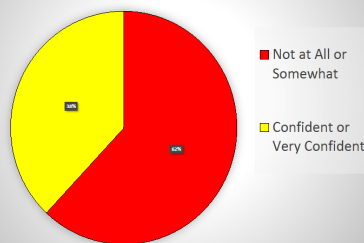
The purpose of this study was to determine if including health insurance dispute strategies into consumer education and counseling is an effective financial strategy to (1) reduce health insurance billing confusion, and (2) raise confidence in managing and resolving health insurance disputes. Unpaid health care claims and surprise bills can have a catastrophic effect on financial stability, and according to the CFPB, a "staggering" 52 percent of all debt on credit reports is from medical expenses (2015).



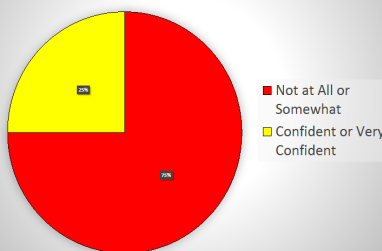
Results



How Confident are You in Your Ability to: Understand your Healthcare Bills



How Confident are You in Your Ability to: Resolve a health Care Billing Dispute



Methods

A survey was given to health insurance consumers (N=100) to determine the extent to which they have had to appeal a health insurance coverage decision or dispute a health care billing amount. They were also asked to rank their confidence in their ability to understand health care bills, appeal a health claim decision, and resolve a billing dispute. There was also an opportunity to share personal stories. A subset participated in a focus group. They attended a one-hour workshop on managing insurance and resolving conflicts. Topics included primary causes of unexpected costs, including use of out-of-network care and unmet out-of-pocket maximums. They also learned dispute resolution steps and strategies. A post program survey was given to determine whether education was effective in raising confidence.

Results and Discussion

The survey indicated that 32% of the respondents have had to appeal a coverage decision, and over half have needed to dispute a health care billing amount. Less than half were confident that they understood medical bills, and approximately 75% were less than confident that they could resolve a dispute. However, the focus group had an encouraging outcome. The figures were reversed, with approximately three out of four stating after the workshop that they understood the billing process and could manage a dispute.



Conclusions/Implications

Health insurance is a vital component of a personal financial plan. However, utility is diminished when it is not fulfilling its purpose of protecting income and savings. Consumers are left financially vulnerable if they do not understand the billing process and do not have the ability to advocate for themselves. Consumer education can successfully instill the confidence to protect against and manage disputes. Therefore, education can be made more widely available and also be included in financial counseling plans.

Contact

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