

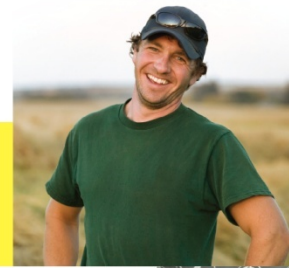


United States
Department of
Agriculture

National Institute
of Food
and Agriculture



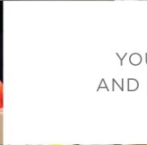
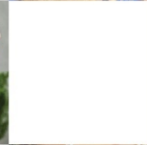
BIOENERGY, CLIMATE,
AND ENVIRONMENT



FOOD PRODUCTION
AND SUSTAINABILITY



YOUTH, FAMILY,
AND COMMUNITY



FOOD SAFETY
AND NUTRITION



INTERNATIONAL
PROGRAMS



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**The University of Maryland
Extension**

**Family, Youth & Communities
Finance Educator**

speaking for

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USDA NIFA

NATIONAL INSTITUTE OF FOOD AND AGRICULTURE



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Home Economics & Rural Human Ecology

and subjects relating thereto

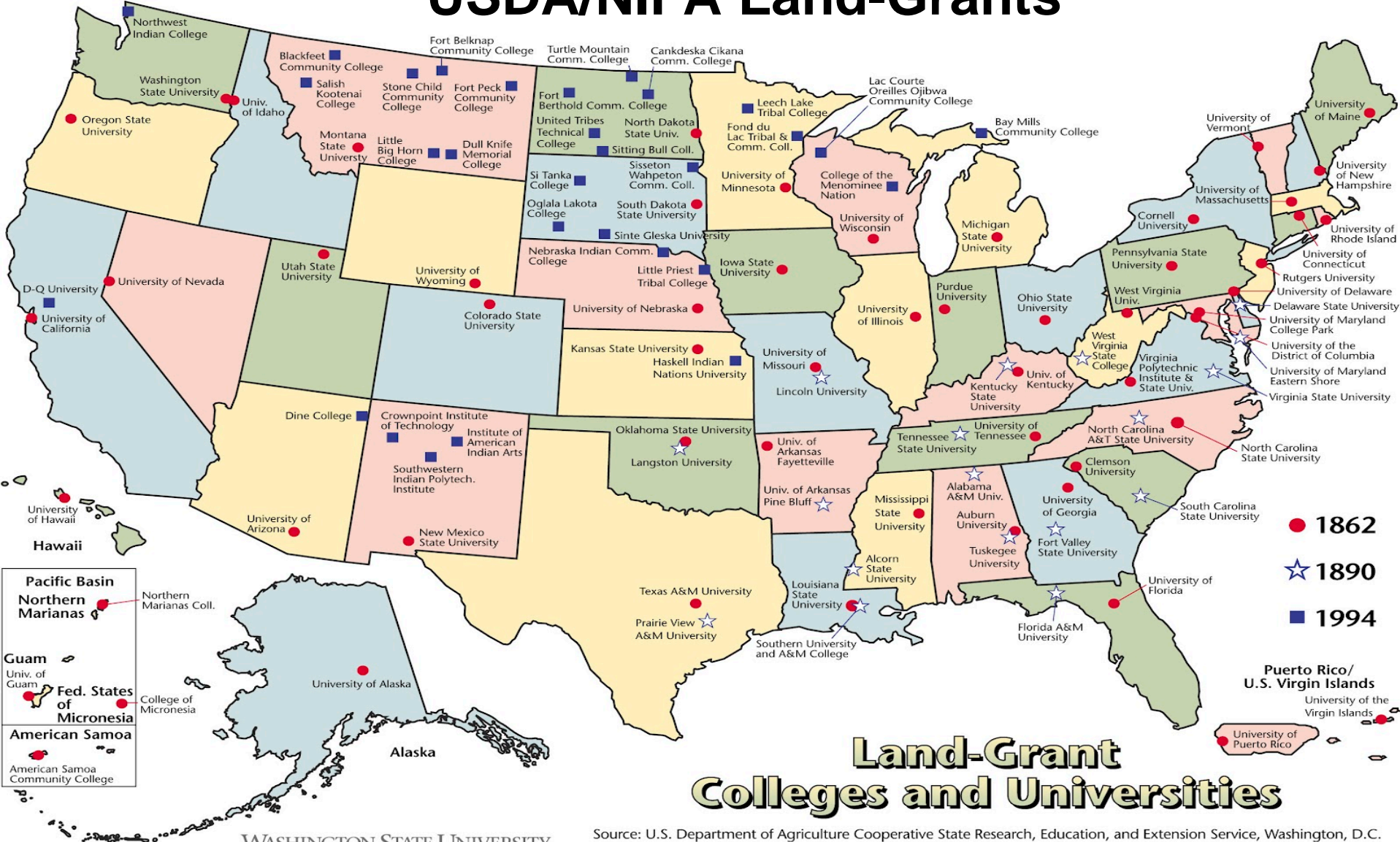
Strengthening Families, Farms, Communities and the Economy

Family and Consumer Economics

Division of Family and Consumer Sciences

USDA-NIFA

USDA/NIFA Land-Grants



Land-Grant Colleges and Universities

Source: U.S. Department of Agriculture Cooperative State Research, Education, and Extension Service, Washington, D.C.

Based on U.S. Department of Agriculture map: m2783, June 2003

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Working Together as Partners (Federal, State, & Local)





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Facing a Consumer Decision?

- Seek Information
- Determine Needs Versus Wants
- Start Calculating
- Compare Options/ Schedules for payment
- Make a Smart Choice
- Refigure the Household Budget
- Communicate & Agree to a Plan
- Work the Plan... Adjust as Needed

Destination: Financial Success



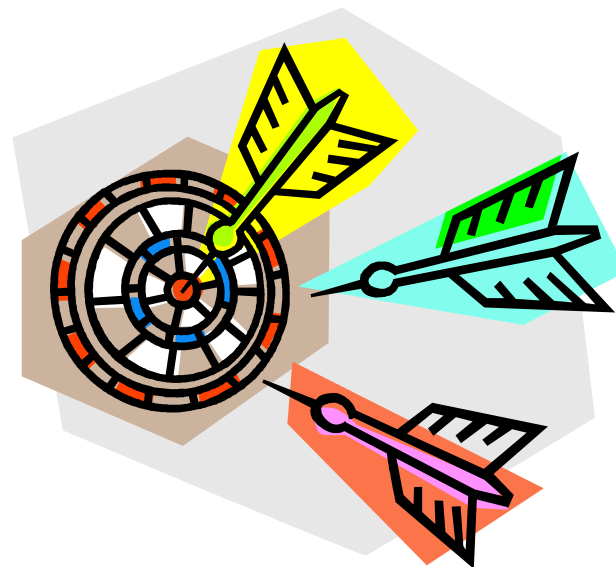
The journey
will be easier
with a “road map.”



**Spending
Plan
(Budget)**

Make SMART Choices

- ✓ **Specific**
- ✓ **Measurable, Mutual**
- ✓ **Attainable**
- ✓ **Realistic, Relevant,**
- ✓ **Time-bound, Trade-offs**



Skills for Financial Success

- Get organized
- Know needs vs. wants
- Set goals & pay yourself first
- Make a workable spending plan
- Comparison shop
- Use credit wisely & pay it off
- Insure for large financial risks





About Us

The environment of eXtension is a catalyst for transformation of the Cooperative Extension System of the Land Grant Universities nationwide.

eXtension is an interactive learning environment delivering the best, most researched knowledge from the smartest land-grant university minds across America. eXtension connects knowledge consumers with knowledge providers—experts like you who know their subject matter inside out.

eXtension offers:

- Credible expertise
- Reliable answers based upon sound research
- Connections to the best minds in American universities
- Creative solutions to today's complex challenges
- Customized answers to users' specific needs
- Trustworthy, field-tested data
- Dynamic, relevant and timely answers

eXtension is unlike any other search engine or information-based website. It's a space where university content providers can gather and produce new educational and information resources on wide-ranging topics. Because it's available to students, researchers, clinicians, professors, as well as the general public, at any time from any Internet connection, eXtension helps solve real-life problems in real time.



The Patient Protection and Affordable Care Act of 2010 is bringing about numerous reforms to U.S. health care. We've assembled publications, guides and fact sheets from reliable sources to help you improve your understanding of the Act.

The Patient Protection and Affordable Care Act is commonly called the Affordable Care Act (ACA). The ACA is also referred to as "Obamacare" since it was signed into law by President Obama.

Among the reforms included in the Affordable Care Act are additional patient protections and expanded access to health insurance. The Act also contains provisions for health coverage for individuals, families, and businesses, and has the potential to affect nearly all Americans.

We have organized the Affordable Care Act resource materials by audience:

- [Affordable Care Act Resources for Consumers](#)
- [Affordable Care Act Resources for Educators](#)
- [Affordable Care Act Resources for Small Businesses](#)
- [Affordable Care Act Resources for Farmers and Agricultural Producers](#)

Have a question about the Affordable Care Act? Check out our [list of frequently asked questions](#). If you still can't find the information you are seeking, our panel of experts is available to help answer questions. You may submit a personal question about the Affordable Care Act and how it affects your personal finances and receive a response via our **Ask an Expert feature**. You can also connect with the group through our social media sites:



Connect with experts from Universities across the country

Resource Area Feeds

- [Track all new content](#)

In This Resource Area

Hot Topics:

- [Affordable Care Act - Health Care Reform](#)
- [Ask Health Lit - Get Answers About Health Insurance](#)
- [Debtor Education](#)
- [Military Money: Military Families Learning Network](#)
- [Small Steps to Health and Wealth](#)

Children and Money

- [Consumer Credit](#)
- [Consumer Education](#)
- [Estate Planning](#)
- [Financial Planning Process](#)
- [Health Finance](#)
- [Home Ownership](#)
- [Insurance](#)
- [Legal Topics](#)
- [Lifestyle Transitions](#)
- [Managing Money in Tough Times](#)
- [Money Emotions](#)
- [Money Management in Times of Disaster](#)
- [Research on Family Economics](#)
- [Retirement Planning](#)



Health Insurance Literacy expert view

This group answers questions relating to the Affordable Care Act and its effect on people's personal finances. We help people to make informed health insurance choices and to plan for health care costs.

Watch the Health Insurance Literacy Ask an Expert [intro video!](#)

Join us! bit.ly/joinaskhealthlit

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Follow us! <https://twitter.com/askhealthlit>

Engage with us! <http://blogs.extension.org/askhealthlit>

Pin us! <http://pinterest.com/askhealthlit>

Ask us! bit.ly/askhealthlit

[Ask a question to this group](#)

How Do I Understand Coverage Details?

- What is the difference between bronze, silver, gold and platinum plans?
- How will the Affordable Care Act apply to Veterans who sometimes use VA services?
- Can grandchildren being taken care of by grandparents be on our insurance until age 26 and what if we go on Medicare?
- Where can I find out more about how Medicare is impacted by the Affordable Care Act?
- What health insurance plans can I enroll in?
- Are all pre-existing conditions allowed?
- Will obtaining the ACA tax credit or the low or no-cost health insurance reduce my other benefits such as SNAP (food stamps) or subsidized housing?
- Is there anything I need to know about maternity related coverage?
- Will this affect my ability to choose my physician and what he can do for me?
- Are all hospitals supposed to accept any or all insurance?
- How are health insurance and car insurance similar and different?

How Much Will it Cost?

- Where can I find a copy of the most updated version of the Affordable Care Act?
- What will it cost if I don't get health insurance?
- What and why do I have to pay for health care when I have insurance?

How Do I Prepare to Pay?

- Is there anyone who can help me determine my best health insurance option?
- Is providing insurance required for the employer for anyone who works more than 29 hrs/week?
- Why is there a Health Insurance Marketplace?
- How do I take on a new cost for health insurance when I can barely pay my bills now?

What Do All the New Healthcare *Buzzwords* Mean?

Hot Topics:

- Affordable Care Act - Health Care Reform
- Ask Health Lit - Get Answers About Health Insurance
- Debtor Education
- Military Money: Military Families Learning Network
- Small Steps to Health and Wealth

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Children and Money

- Consumer Credit
- Consumer Education
- Estate Planning
- Financial Planning Process
- Health Finance
- Home Ownership
- Insurance
- Legal Topics
- Lifestyle Transitions
- Managing Money in Tough Times
- Money Emotions
- Money Management in Times of Disaster
- Research on Family Economics
- Retirement Planning
- Saving and Investing
- Talking About Money

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Finance Calculators

- Glossary Terms
- Partners

SMART
CHOICE

HEALTH INSURANCE

My Health Insurance Needs Worksheet

SECTION 4: COVERING HEALTH CARE COSTS

Please refer to “*My Health Insurance Spending Plan Worksheet*” to calculate your health care costs.

SECTION 5: PRIORITIZING MY HEALTH INSURANCE NEEDS

15) Based on my answers, I want to be sure to pay attention to these items when choosing an insurance plan (and there may be several of these that apply to my situation). To help identify the best plan for me and my family, I would rank from 1 (most important) to 6 (least important) the following :

- ___ The expected changes in health care needs that will happen to me and/or my family in the next 12-18 months.
- ___ The doctors my family and I see are included in the network of the health insurance plan.
- ___ The medicines that my family and I need are covered by the insurance.
- ___ The cost of insurance on a monthly (or annual) basis (this would be the premium).
- ___ The amount of out of pocket costs including emergencies, deductible, co-pay or co-insurance.

NOTES:

Home » Insuring Your Health



About:

Insuring Your Health is a nationwide program aimed to assist consumers in learning more about about health insurance plans so they can choose the best plan for themselves and their families.

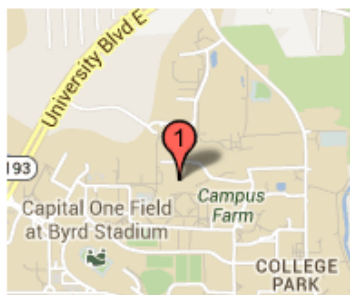
Contact Us

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Smart Choice Pilot Session Photos

Insuring Your Health is pilot testing an educational program and materials in April of 2013. The aim of Insuring Your Health is to assist consumers in purchasing the best health insurance plan for them and their families.

Below you will find Educator Resources for Extension Educators to utilize in classroom sessions. Consumer Resources will assist consumers in their decision making process during the annual open enrollment period for their health insurance plans. External Resources are supplemental information produced by companies and organizations other than University of Maryland Extension.

Educator Resources: Resources for Extension and other educators to organize and execute an Insuring Your Health education session.

Consumer Resources: Helpful tools to assist consumers in making the best decision when purchasing health insurance for themselves and their family.

External Resources: Helpful supplemental information on health insurance literacy and education.

ask
AN EXPERT

Latest Articles

Health Insurance Questions?
JUST ASK

[Learn more](#)



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Family and Consumer Economics

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