



## Health Insurance Literacy Initiative (HILI) Spring / Summer 2020

### Program Delivery

We started the year like any other by offering in-person workshops in our communities. All of that changed in March with the spread of COVID-19. Offering webinars in prior years, the HILI team was prepared to respond. With many consumers laid off, the HILI team immediately created a short video, [COVID-19 and Health Insurance](#) produced by **Virginia Brown**, a blog article, [Protect Your Health and Find Help for Financial Stress](#) by **Dorothy Nuckols** and a series of webinars offered by **Lisa McCoy**, **Maria Pippidis**, **Carrie Sorenson**, **Dorothy Nuckols**, and **Jesse Ketterman**. We are currently planning another series for July 2020 focusing on health insurance needs in the COVID-19 era.



### Consumer Education

The HILI team offered 7 consumer workshops in Maryland and Delaware in the first six months of the year reaching 275 individuals. Information about the educational modules we provide is available at <https://extension.umd.edu/insure>.

**Jesse Ketterman**, **Dorothy Nuckols** and **Carrie Sorenson** 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, *Cheers to Your Health Insurance!*, *Choosing a New Doctor*, *Get the Most Out of Your Health Insurance by Using Your Essential Health Benefits*, and *Coronavirus – Protect Your Health and Find Help for Financial Stress*.

**Maria Pippidis** and **Jesse Ketterman**, along with another University of Delaware Cooperative Extension colleague presented *Mindfully Managing Stress and Building Farm and Farm Family Resilience* at the Mid-Atlantic Women in Ag Conference in February.

**Maria Pippidis** prepared a document titled, *Focus on Farmers and Ranchers – What to Do if You've Lost Your Health Insurance Due to the Coronavirus Crisis*. It was reprinted in the University of Delaware Cooperative Extension's Weekly Crop Update for Farm Audiences reaching 900 individuals. A non-farm version was also distributed.





## Professional Development

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

Extension Risk Management Education (ERMA) invited **Bonnie Braun, Maria Pippidis, and Jesse Ketterman** to facilitate *Creating Thriving Farms – Tools You Can Use with Farmers, Professionals and Communities* for Extension Risk Management Education. The webinar reached 161 participants. The webinar is based on the [Farm and Farm Family Risk and Resilience Guide](#) developed by **Bonnie Braun and Maria Pippidis**. The guide is part of the [Farm and Farm Family Risk and Resilience Toolkit](#).



**Carrie Sorenson and Dorothy Nuckols** along with other University of Maryland Extension colleagues, using a case study approach, presented a Personal Finance Seminar for Professionals pre-conference workshop on health insurance options in your senior years.

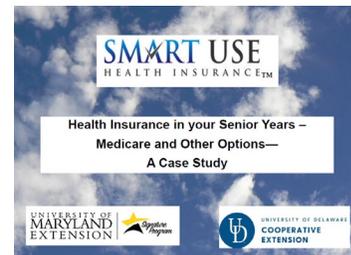
## Certified Educator Training

**Carrie Sorenson, Jesse Ketterman, Dorothy Nuckols, and Maria Pippidis** are preparing a Certified Educator Training for Kansas State University Extension. The training will be virtual over three days. The training will include *Smart Choice Basics, Smart Use Smart Actions, Smart Use Understanding and Estimating Health Care Costs, and Smart Choice / Smart Use Health Insurance in Your Senior Years*. This training will continue the Smart Choice –Smart Use Health Insurance outreach to consumers across the country.

## Scholarship

**Dorothy Nuckols, Lisa McCoy, Jesse Ketterman, Catherine Sorenson, Chenzi Wang, Crystal Terhune, and Virginia Brown** wrote a research article titled, *Understanding Health Insurance Benefits: Implications for Health and Policy*. Submission of the article was delayed when the journal paused submissions in May. It is anticipated that the article will be submitted in August.

The HILI team is piloting the new Smart Use Health Insurance module, *Health Insurance in Your Senior Years*. We are only a few participants away from collecting enough data to publish the impact of this module. **Maria Pippidis** developed the module with the support of **Jesse Ketterman**.





HILI team members submitted eleven proposals to national and state conferences. To date, seven proposals were accepted, two conferences were cancelled (not offered virtually) due to COVID-19, and one proposal is pending. Leading the proposals were **Lisa McCoy, Dorothy Nuckols, Jesse Ketterman, and Maria Pippidis.**

Titles of the accepted proposals include:

- 1) *Taking the Confusion Out of Health Insurance*
- 2) *Protecting Health and Financial Well-Being: Managing and Resolving Health Insurance Disputes*

3) *The Case for Case Narratives and Active Engagement for Measurable Adult Education Outcomes*

4) *Healthcare in Your Senior Years, Creating Thriving Farms – Tools You Can Use with Farmers, Professionals, and Communities*

5) *Mindfully Managing Stress and Building Farm and Farm Family Resilience*

6) *Farmers Need FCS Too!*

7) *Understanding Health Insurance Benefits*

## Of Note—

Congratulations to Virginia Brown and Jesse Jurgenson on their new endeavors. Virginia Brown accepted a position at University of Georgia as an Extension Evaluations Specialist beginning in July and Jesse Jurgenson accepted a position at University of Alabama as an Assistant Professor in the Department of Consumer Sciences beginning in August. The picture below is from our virtual send-off for Virginia.



## 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, Dorothy Nuckols, Carrie Sorenson, Crystal Terhune and Chenzi Wang.**

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

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