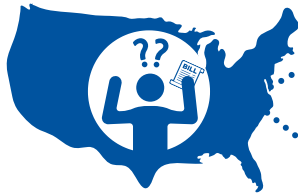


Smart Choice/Smart Use: Increasing health insurance literacy in Delaware



UNIVERSITY OF DELAWARE
COOPERATIVE
EXTENSION

ISSUE



Most Americans are shown to be deficient in health insurance literacy.



Nearly 90 percent of adults have **difficulty using available information to make an informed decision about their health.**



One in four adults **skip medical care due to cost.**

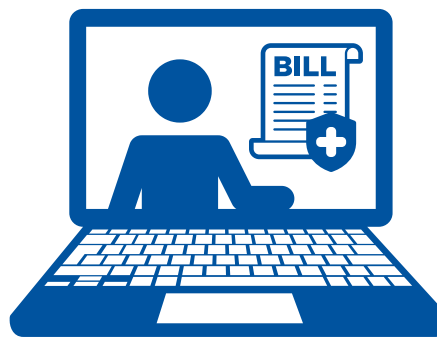


One in five deal with **significant, unexpected medical bills.**

RESPONSE

University of Delaware and
University of Maryland
Cooperative Extension services
collaborated on the

HEALTH INSURANCE LITERACY INITIATIVE (HILI)



...to offer **free programming**
(both in-person and online)



to improve health insurance
literacy **in Delaware and
Maryland.**

IMPACT



Smart Choice Basics
was offered six times,
reaching

65 PARTICIPANTS



Smart Use: Smart Actions
was offered five times,
reaching

49 PARTICIPANTS



**Smart Use:
Essential Health Benefits**
was offered twice, reaching

25 PARTICIPANTS



**Smart Use: Understanding and
Estimating Health Care Costs**
was offered twice, reaching

34 PARTICIPANTS



**Smart Choice: Smart Use
Healthcare in Your Senior Years**
was conducted 13 times, reaching

291 PARTICIPANTS



**Smart Use: Managing Health
Insurance and Resolving Conflicts**
was offered twice, reaching

35 PARTICIPANTS

Smart Choice/Smart Use: Increasing health insurance literacy in Delaware

ISSUE

Most Americans are shown to be deficient in health insurance literacy, lacking a basic understanding of health insurance terms and how to use their plan. According to America's Health Insurance Plans, nearly 90 percent of adults have difficulty using available information to make an informed decision about their health. As a result, the Report on Economic Well-Being of U.S. Households indicates that in 2018, one in four adults skipped medical care due to cost and one in five was dealing with significant, unexpected medical bills.

RESPONSE

In 2020, the University of Delaware and University of Maryland Cooperative Extension services collaborated on the Health Insurance Literacy Initiative (HILI) to offer free Smart Choice and Smart Use programs in Delaware and Maryland. These in-person and virtual programs aim to improve health insurance literacy:

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

IMPACT

Smart Choice Basics was offered six times to a total of 65 individuals. Forty-three of these individuals also completed the post-event survey, indicating that the program significantly increased their confidence in understanding health insurance terms and applying knowledge and information to make a "smart choice."

Smart Use: Smart Actions was offered five times and reached 49 individuals, 33 of whom completed the survey. The survey revealed that all 33 felt the program significantly increased their knowledge and confidence in understanding their healthcare coverage before receiving a service.

Smart Use: Essential Health Benefits was offered twice, reaching 25 individuals.

Smart Use: Understanding and Estimating Health Care Costs was offered twice, reaching 34 individuals. The twenty-eight participants who completed the survey indicated that the program significantly increased their confidence in estimating total health care costs and understanding health insurance terms.

Smart Choice: Smart Use Healthcare in Your Senior Years was conducted 13 times, reaching 291 individuals. One hundred and five participants also completed the survey, indicating that the program significantly increased their confidence in understanding health insurance options and could estimate their total health care costs.

Smart Use: Managing Health Insurance and Resolving Conflicts was offered twice and reached 35 individuals. Of those, nine responded to the survey and felt that the program had significantly increased their likelihood to find the cost of a medical procedure before it occurs.
