SMART CHOICE – SMART USE SCHOLARSHIP
2018

Peer-Reviewed Journal Articles

Published


Peer-Reviewed Extension Publications


http://extension.umd.edu/sites/extension.umd.edu/files/_docs/Farm%20operations%20and%20health%20care%20insurance%20final.pdf

Non-Peer Reviewed and Invited Publications


The University of Maryland Extension programs are open to any person and will not discriminate against anyone because of race, age, sex, color, sexual orientation, physical or mental disability, religion, ancestry, national origin, marital status, genetic information, political affiliation, and gender identity or expression.
As a result of the 2018 Strengthening Health and Farm Vitality Forums in DE and MD, the team was invited to produce a 12 page supplement. Funding for 1000 copies to be distributed in MD was provided by UME. Funding for distribution in DE was provided by University of Delaware Extension and the Northeast Extension Risk Management Education Center.

List of all articles in the Delmarva Farmer Health and Farm Vitality Supplement:

- Ketterman, J. Save Money with FSAs and HSAs
- Ketterman, J. Are you Feeling Financially Well?
- Nuckols, D. Medical Credit Cards: Safety Net or Debt Trap?
- Pippidis, M. UD and UMD Extension Helping to Build Healthy Communities
- Pippidis, M. Understanding the Alphabet Soup of Health Insurance Plans
- Pippidis, M. Farm Operations and Health Care Insurance Options
- Pippidis, M. Comparing and Choosing Health Insurance Plans
- Pippidis, M. Options for Employers to Help Cover their Employees’ Health Insurance
- Pippidis, M. Medicaid and Children’s Health Insurance Programs for Farm Families
- Pippidis, M. Health Care Marketplace Plans May Provide Financial Help
- Pippidis, M. Estimating Annual Health Care Costs
- Pippidis, M. Knowing, Improving Health Care Costs
- Pippidis, M. Strategies for Paying Down Debt
- Pippidis, M. Help Yourself-Find Help
- Pippidis, M. Ways to Talk Farm Success Planning
- Pippidis, M. Helping Someone Experiencing a Crisis: What Can You Do? Adapted
- Pippidis, M. Retirement Planning for Farm Families; Where Will the Money Come From? Adapted

UME FCS Breathing Room, a Wellness Blog


- Ketterman, J. (October, 2018) Open Enrollment: Don’t forget to check your beneficiaries, Found at https://breathingroom.umd.edu/2018/10/23/are/


University of Delaware – Living Great in the First State FCS Blog

- Ketterman, J. (October, 2018) Tis the Season for Health Insurance, Found at http://extension.udel.edu/blog/tis-the-season-for-health-insurance/.
Curricula/Programs

Ketterman, J., McCoy, L., & Brown, V., Braun, B., & Little, L. (Under Development) *Smart Use Health Insurance: Smart Actions* Canvas Course, Certified Educator Training.

Nuckols, D. (Under Development) *Smart Use Health Insurance™ - Disputes*. New module concept in development. IRB submitted and approved to conduct exploratory informational interviews with health insurance company representatives, physician billing office representatives, and surveys with consumers.


Proposals Submitted

Ketterman, J., & Pippidis, M. FERMA Proceedings (Accepted), presentation May 2018.

Ketterman, J., & Nuckols, D. MRHA Conference (Accepted), presentation October 2018.


Peer-Reviewed Presentations


Invited Reviewed Presentations


Referred Conference Proceedings


Teaching (Certified Educators, Other Educators and Consumers)

The HILI (Health Insurance Literacy Initiative) team led 23 Smart Choice / Smart Use workshops reaching 186 individuals. Workshops were offered in person and online to certify educators as professional development for partnering organizations, and consumer workshops. Consumer and professional development workshops were offered in Maryland and Delaware. Certified educator training involved 34 participants from four states.

Certified Educators
Smart Use Health Insurance™ - Smart Actions for Using Your Health Insurance, Certified Educator Webinar training January 24, 2018.


Professional Development of Community Partners
McCoy, L., Ketterman, J., & Graves, P., Smart Use Health Insurance™ - Smart Actions, Rural Actions Enrollment Network, March 19, 2018.

Pippidis, M, Smart Use Health Insurance™ - Understanding and Estimating Costs, Delaware Child Watch, January 21, 2018

Consumer Workshops

Ketterman, J., Smart Use Health Insurance™ - Your Health Insurance Benefits, Allegany College Center for Education and Workforce Development, December 17, 2018.

Ketterman, J., McCoy, L., & Nuckols, D., Smart Use Health Insurance™ - Smart Actions, FCS Retreat, October 30, 2018.

Ketterman, J. & McCoy, L. Understanding and Estimating Healthcare Cost, Oakland, MD March 19, 2018


Pippidis, M. Smart Use Health Insurance™ - Smart Actions for Using Your Health Insurance Wisely, South Coastal Library, January 30, 2018.

Pippidis, M Smart Use Health Insurance™ - Understanding & Estimating Costs, Bear Library, February 27, 2018.


Nuckols, D. Smart Use Health Insurance™ - Understanding and Estimating Healthcare Cost, September 8, 2018.


**Webinar Programs**

Brown, V. and Nuckols, D. Smart Use Health Insurance™ - Smart Actions for Using Your Health Insurance, Consumer Webinar training March 1, 2018.

Ketterman, J. Smart Use Health Insurance™ - Smart Actions for Using Your Health Insurance, Mid-Atlantic Women in Ag, Consumer Webinar training March 1, 2018.


Applied Research

1. With $5000 from the UME FCS program, Ali Hurtado, Jesse Kettermann and Teresa McCoy conducted two millennial focus group in the spring of 2018. The findings will be used as the basis for additional research, if needed, and to make health insurance literacy education program decisions. An article is underdevelopment.

2. Virginia Brown, PI, Maria Pippidis, Bonnie Braun and Shoshanah Inwood (Ohio State University) executed the planned forums in Maryland Delaware in September, 2018. The forums were titled, *Strengthening Health and Farm Vitality*. One in Ohio will occur in early 2019. The team also conducted a national webinar with 80 registrants titled, *Strengthening Health and Farm Vitality: Tools You Can Use*.

The $20,000 project, funded by the Northeast Rural Development Center, is titled: *Developing a Coordinated Community Risk Management Approach to Health and Health Insurance among Farm Enterprises*. A handbook on how to conduct forums will be available for national distribution in the spring of 2019.

3. As a result of the Strategic Doing work sessions at the September 21, 2018 *Strengthening Health and Farm Vitality Forum*, Ali Hurtado submitted a proposal on November 8 for the AGNR’s transdisciplinary seed grant funds.

The $10,000 proposal request is titled: *Strengthening Health and Farm Vitality by Assessing Stress among MD Farmers*. Included in the multi-disciplinary grant team are: Darren Jarboe, Jennifer Rhodes, Kim Rush Lynch, Virginia Brown and Dhruti Patel.

4. **The Impact of Health Insurance Access on Farmers and Ranchers**, $486,452 research grant submitted by University of Georgia to USDA/AFRI August 22, 2018. If funded, Virginia Brown will be a Co-PI for a subcontract of $ 49,707 on this 3-year multi-state integrated research and extension grant. The grant targets small and medium farms in 11 states studying impact of health insurance, specifically on succession planning. *(Unfunded, January 2019)*.

5. Teresa McCoy financially supported a targeted sample of 100 millennials living in Maryland or Delaware who participate in a national study. Virginia Brown is a member of the national research team responsible for the study. The study grew out of the work of the ECOP Health Insurance Literacy Action team that Virginia chaired.

Recruitment began on November 15, 2018. Results, both national and for MD and DE will be available in the spring of 2019. This study serves as a proof of concept pilot test of using text messaging in reaching and teaching millennials. HILI team members will make decisions about teaching that targeted audience based, in part, on the results.