

A Brief Look at *Smart Choice for Health Insurance*

What is it?

Smart Choice for Health Insurance is a comprehensive, research-based, unbiased curriculum designed by a team of experts from University of Delaware Cooperative Extension and University of Maryland Extension. Its purpose is to equip consumers with tools they need to make the best possible decision when choosing health insurance plans for themselves and their families.



Why was it developed?

Both the currently insured and the previously uninsured – 200 million Americans in total – have new options for health insurance under the Affordable Care Act. Yet research shows almost all consumers are confused about how to purchase and use health insurance. *Smart Choice* seeks to capitalize on this teachable moment by helping Americans take control of their personal and family financial and health needs.

What is its purpose?

Smart Choice empowers consumers to tackle the often-intimidating task of selecting health insurance coverage by explaining the process in plain language, outlining differences in plans and highlighting the factors that may influence their decisions. *Smart Choice* does not advocate for any one specific plan or source of plan but instead teaches consumers how to make their own informed decisions.

What has been offered in DE?

The *Smart Choice* curriculum has been offered throughout the state at various locations including the county extension offices, libraries and places of business. It will continue to be scheduled in the future.

What is the impact?

Survey data of individuals who have attended the program shows their increased confidence in making a health insurance decision. Additional results show:

Delaware consumers are confident they ...

- Understand health insurance terms
- Know how to estimate costs for health care and what questions to ask
- Can find information to choose a health plan

Delaware Consumers are more likely to:

- Determine which doctors and hospitals are covered
- Understand what they would have to pay for prescription drugs, emergency department visits, and specialist visits
- Find out if they have to meet a deductible and if unexpected costs are covered

Where can I find more information?

For details on workshops or to ask a question about health insurance plans, go to: www.extension.udel.edu/fcs/insure. Contact for *Smart Choice* is: Maria Pippidis (pippidis@udel.edu).

