SMART CHOICE HEALTH INSURANCE® IN MICHIGAN

Why Smart Choice Health Insurance® education in Michigan?
To increase the knowledge, understanding and confidence of consumers and small businesses in their ability to purchase health insurance in the Health Insurance Marketplace or through government options.

How is this done?
By strategically disseminating key messages broadly through a variety of educational and communication strategies bridging health literacy and financial literacy.

Whom does it reach?
Those who are underinsured or lack insurance, as well as people with Medicare, Medicaid, the Healthy Michigan Plan or MiChild.

Marketing:
» The Agriculture and Natural Resources Communications staff worked with the Smart Choice Health Insurance® team to create marketing materials and a website — the ACA Roadmap.
» Print, social media and marketing efforts were directed toward MSU Extension staff members and potential health insurance enrollees, state and local partners, and stakeholders to attract consumer and small business participants to face-to-face and webinar workshops presented by MSU Extension educators.
» Messages were sent to all MSU Extension staff members. 4-H staff members were targeted to reach young individuals and families because data showed this population had high numbers of uninsured (ages 19-35) than other adult age groups.

Collaboration:
Partners are Michigan Farm Bureau, chambers of commerce, Michigan’s HHS Navigators and certified application counselors, local libraries, IRS Volunteer Income Tax Assistance sites, Michigan Works! unemployment offices, the Michigan Credit Union League, AARP, primary care physicians, local health departments, county and township government associations, and organizations serving American Indians and Arab Americans.
Partnerships within MSU Extension:

» The MSU Extension Health Insurance Education Team involved three of the four MSU Extension administrative institutes. 
» Two Agriculture and Agribusiness Institute (AABI) educators, who reached small business, self-employed and farm family audiences. 
» Three Health and Nutrition Institute (HNI) educators and seven Greening Michigan Institute (GMI) educators, who targeted consumers statewide. 
» The MSU Extension evaluation specialist, Agriculture and Natural Resources Communications staff members and an outside marketing consultant.

Developing the educational outreach:

» The AABI educators researched the Affordable Care Act regulations, developed a curriculum and four fact sheets, and delivered workshops statewide using these materials. 
» The GMI and HNI educators chose the research-based Smart Choice Health Insurance© curriculum developed by the University of Maryland Extension. 
» MSU Extension educators were trained to deliver in-person workshops and Adobe Connect webinars. The face-to-face presentation format was adapted to webinar delivery, and the team piloted the webinars for nine months. Through bimonthly conference calls and periodic email updates, MSU Extension educators kept in touch, shared successes and barriers, and strategized project plans. 
» Statewide, MSU Extension delivery methods encompassed in-person group presentations, weekly webinars and educational information on two MSUE websites: ACA Roadmap and Farm Information Resource Management.

Successes:

» More than 60 direct education activities reaching over 1,000 consumers. 
» Over 300 contacts by email and phone to answer consumer questions. 
» More than 7,000 pieces of material distributed through venues such as information tables at community events. 
» Over 14,000 indirect education activities including social media posts, ACA Roadmap webpage views and e-blasts. 
» More than 850 referrals to health insurance enrollment assisters. 
» More than 50 news articles written for the MSU Extension website. 

Smart Choice Health Insurance© participants’ (n=150) postsurveys showed the following behavioral changes: 

» Michigan consumers are confident they: 
  » Understand health insurance terms. 
  » Know how to estimate costs for health care. 
  » Know what questions to ask. 
  » Can find information to choose a plan. 
» Michigan consumers are 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 for each of the plan options. 
  » Find out if they have to meet a deductible and if unexpected costs are covered.