



SMART CHOICE
HEALTH INSURANCE™

SMART USE
HEALTH INSURANCE™

DR. JOYCE CAVANAGH
EXTENSION FAMILY ECONOMICS SPECIALIST

ANGELA MCCORKLE
EXTENSION PROGRAM SPECIALIST

UNIVERSITY OF MARYLAND EXTENSION
Solutions in your community

TEXAS A&M AGRILIFE EXTENSION

3 SMART Programs



- Smart Choice Health Insurance
- Smart Choice Health Insurance Basics
- Smart Use

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My Smart Choice Health Insurance Workbook
3rd edition

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TEXAS A&M AGRILIFE EXTENSION

Helps people to...

- **Analyze** personal and family health care needs and wants
- **Compare** health insurance plans to determine the best choice for them and their family
- **Apply** the knowledge and information gained to make a **SMART CHOICE**



Key Questions I Need to Answer

Why?	<ul style="list-style-type: none"> • Why do I need health insurance? • Why is it important?
What?	<ul style="list-style-type: none"> • What do I need and want? • What are my choices?
How?	<ul style="list-style-type: none"> • How much can I afford? • How much will it cost?

My SMART CHOICE



Have You Ever Felt This Way?



Important Words to Know



My Health Insurance Needs Worksheet

SECTION 1: My Family's Doctor's Visits

This section will help you identify you (and your family's) needed health care services.

- Do we have a primary care provider? Yes No
- Do we see our specialist? Examples: allergist, OB-GYN, ophthalmologist Yes No
- How many times did my family and I visit the doctor? Please fill in the chart below.

Person	Doctors Seen	Why You See Them	How Often Seen
Example	Dr. Smith Dr. Sanchez (Pediatrician) Dr. Jones (Dentist)	Yearly exam and flu shot Yearly eye exam Twice yearly cleaning	1 time 2 times 2 times
Me			
Spouse/Partner			
Child			
Child			
Child			

Important Words to Know

Primary Care Provider - A doctor, nurse practitioner, or physician assistant, or licensed under state law, who provides, coordinates or helps a patient access a range of health care services.

Specialist - A health care provider who focuses on a specific area of medicine or health care.



My Health Insurance Plan Comparison Worksheet



My Health Insurance Plan Comparison

This section will help you compare plans and decide which plan provides affordable access to the doctor and services your family needs. Some information is provided in the Summary of Benefits and Coverage for each plan. Remember, you may need to contact the insurance company website or insurance broker representative for more detailed information.

Section D: Type of Plans and Accessing Medical Services	Option 1 Plan Name	Option 2 Plan Name	Option 3 Plan Name	Important Words to Know
What type of insurance plan? EPO - Endowment Preferred Organization HMO - Health Maintenance Organization PPO - Preferred Provider Organization PPO - Preferred Provider Organization	<input type="checkbox"/> EPO <input type="checkbox"/> HMO <input type="checkbox"/> PPO <input type="checkbox"/> PPO	<input type="checkbox"/> EPO <input type="checkbox"/> HMO <input type="checkbox"/> PPO <input type="checkbox"/> PPO	<input type="checkbox"/> EPO <input type="checkbox"/> HMO <input type="checkbox"/> PPO <input type="checkbox"/> PPO	Benefit - A feature, such as how your primary care doctor fits into the plan, that is important to get certain medical services. Some health insurance plans require a referral before you can see a specialist. If your doctor, the plan may not pay for the services.
What is the health plan category? Information about health plan categories is found on page 11 of the worksheet.	<input type="checkbox"/> Employee <input type="checkbox"/> Employee <input type="checkbox"/> Employee <input type="checkbox"/> Individual	<input type="checkbox"/> Employee <input type="checkbox"/> Employee <input type="checkbox"/> Employee <input type="checkbox"/> Individual	<input type="checkbox"/> Employee <input type="checkbox"/> Employee <input type="checkbox"/> Employee <input type="checkbox"/> Individual	Pre-authorization - A decision by your health care provider or health plan to approve certain services, procedures, drugs or devices needed.
Are ALL my providers (Doctors, Surgeons, Specialists, Podiatrists, etc.) in the plan network? Check on the insurance company's web site or call to find out.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Pre-authorization - A decision by your health care provider or health plan to approve certain services, procedures, drugs or devices needed.
Can I choose my health care provider? Can I choose my health care provider?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Pre-authorization - A decision by your health care provider or health plan to approve certain services, procedures, drugs or devices needed.
Do I need pre-authorization for medical services? Does this plan accept the doctor's billing the I have to pay (out-of-pocket and get the plan to reimburse me)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Pre-authorization - A decision by your health care provider or health plan to approve certain services, procedures, drugs or devices needed.






Estimating Monthly Health Care Costs






My Health Insurance Plan Comparison

Section B: Estimating Monthly Medical Expenses		Option 1		Option 2		Option 3	
		Yearly Cost	Yearly Cost divided by 12 = Monthly Cost	Yearly Cost	Yearly Cost divided by 12 = Monthly Cost	Yearly Cost	Yearly Cost divided by 12 = Monthly Cost
Insurance Premiums (Item pg 14)	What I may pay for insurance premiums	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Total Out-of-pocket costs (Item pg 16)	What I may pay in deductible and copayments	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Prescription Drug Costs (Item pg 17)	What I may pay for prescriptions	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Vision Costs (Item pg 18)	What I may pay for Vision Services and products	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Dental Costs (Item pg 19)	What I may pay for dental services	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Total Yearly and Monthly Health Care Costs		Yearly \$ _____	Monthly \$ _____	Yearly \$ _____	Monthly \$ _____	Yearly \$ _____	Monthly \$ _____








My Monthly Spending Plan

My Monthly Spending Plan

Monthly Income (Gross pay before any deductions)	Expenses: Housing	Food
Wages/salary #1	Rent or Mortgage	Groceries
Wages/salary #2	Utilities	Food away from home
Other income	Insurance (Homeowner or Renter)	School lunches
	Property taxes	Other
	Maintenance/repairs	Total
Total Income	Total	Transportation
Deductions taken from your pay	Utilities	Car/truck payment
Federal taxes	Electric	Car/truck insurance
State taxes	Heating oil or gas	Maintenance/repairs
401k/Medical	Trash/garbage	Gasoline, oil, etc.
Life insurance	Water and Sewer	Other
Health Insurance	Telephone	Total
Disability Insurance	Cable TV	Personal
Flexible Spending Account	Internet	Clothing
Retirement Savings	Cell phone	Personal Care
Other Savings (401k, Deductions)	Total	Tobacco/alcohol
Other deductions		Total
		Family Care
		Child Care or other dependent care
		Personal Allowances
		Total



Smart Choice Health Insurance Basics™




Program Goals

- **Understand** why health insurance helps prevent large unexpected health care expenses
- **Learn** what to compare to understand cost and coverage
- **Identify** information needed to make a Smart Choice



Jamie



Jamie's Out-of-Pocket Costs

Hospital Costs		
Pharmacy & Drug: \$2396.96	Hospital Supplies: \$2097.70	Emergency Room \$3036.60
Follow-up (out-patient) with Specialist		
Hard Cast: \$500	2 visits: \$200	Diagnostic/X-rays: \$1027.70
↓		
Total Cost without Insurance		
\$9,351.96		



Comparison of Costs: With and Without Insurance

The Cost of a Broken Arm		
Item	Cost without Insurance	Plan 1—Bronze HMO
Personnel (after \$39.77 tax credit)	\$0	\$34.47 monthly \$1,034.10 yearly
Deductible	\$0	\$4,000 deductible
Diagnostic Lab & X-Ray	\$1027.70	30% after deductible -\$308.31
Emergency Department (ER) Services	\$3036.60	30% after deductible -\$910.98
Primary Care Physician Office visit	\$100	\$30 copay after deductible -\$30
Specialist Office visit (2 visits)	\$200	\$40 copay after deductible -\$80
Hospitalization	\$2087.70	30% after deductible -\$626.31
Outpatient Care	\$500	30% after deductible -\$150
Prescription Copayment	\$2389.96	\$100
Cost of a Broken Arm	\$9351.96	\$5008.60
Out-of-Pocket Maximum	\$0	\$6330 maximum
TOTALS	\$9351.96	\$4,821.76



Why Do I Need Health Insurance?

- Provides peace of mind
- Protects your family's financial future
- Health and wellness services and programs
- Better health outcomes

Comparison of Costs: With and Without Insurance

The Cost of a Broken Arm				
	Cost without Insurance	Plan 1—Bronze HMO	Plan 2—Silver HMO	Plan 3—Gold PPO
Primary Care Physician Office visit	\$100	\$30 copay after deductible -\$30	\$30 copay after deductible -\$30	\$30 copay after deductible -\$30
Specialist Office visit (2 visits)	\$200	\$40 copay after deductible -\$80	\$40 copay after deductible -\$80	\$40 copay after deductible -\$80
Diagnostic Lab & X-Ray	\$1027.70	30% after deductible -\$308.31	20% after deductible -\$205.54	20% after deductible -\$205.54
Emergency Department (ER) Services	\$3036.60	30% after deductible -\$910.98	20% after deductible -\$607.32	20% after deductible -\$607.32
Hospitalization	\$2087.70	30% after deductible -\$626.31	20% after deductible -\$417.54	20% after deductible -\$417.54
Outpatient Care	\$500	30% after deductible -\$150	20% after deductible -\$100	20% after deductible -\$100
Prescription Copayment	\$2389.96	\$100	\$100	\$100
Cost of a Broken Arm	\$9351.96	\$5008.60	\$3262.40	\$1942.40
Personnel (after \$39.77 tax credit)	\$0	\$34.47 monthly \$1,034.10 yearly	\$34.46 monthly \$1,708.80 yearly	\$34.22 monthly \$1,026.60 yearly
Deductible	\$0	\$4,000 deductible	\$300 deductible	\$500 deductible
Out-of-Pocket Maximum	\$0	\$6330 maximum	\$2200 maximum	\$1750 maximum
TOTALS	\$9351.96	\$4,821.76	\$3,989.20	\$484.60





**Smart Actions for
Using Your Health Insurance**




Helps people to...

- Understand how to use health insurance
- Learn how to manage health care expenses
- Identify tools to solve a problem

This session is designed to help them become a SMART USER of health insurance.





SMART USE Helps You Manage Your Health & Money



- Be healthy enough to work and attend school
- Prevent and manage chronic illness
- Get preventive services to keep costs down
- Save money
- Avoid costly problems





Smart Use Health Insurance: Smart Actions

1. Knowing What Your Health Insurance Policy Covers
2. Having proof of insurance at all times
3. Choose In-network doctors and facilities
4. Use preventive services to stay healthy
5. Estimating Health Care Costs
6. Track health care related expenses
7. Use tools to solve problems



Participation Requirements

- Smart Choice Health Insurance must be identified in the County Plan of Work.
- Training Requirements have been met.
- Agree to follow the established evaluation protocol.



Volunteer Roles & Opportunities

- Assist agent teaching a Smart Choice Health Insurance workshop
 - Assist with the case study
 - Answer questions
- Lead educator for any of the Smart Choice programs
- Team teach with agent or another volunteer



Volunteer Roles & Opportunities

- One-on-one coaching to complete workbook
- Market and schedule programs; identify sponsors



Next Steps

- Visit with your County Extension Agent to communicate your interest
- Participate in training
 - Level of training may vary depending on your role and interest



Contact Information

Dr. Joyce Cavanagh
 Extension Family Economics Specialist
jacavanagh@ag.tamu.edu

Angela McCorkle
 Extension Program Specialist
armccorkle@ag.tamu.edu



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Program Development Team

University of Maryland Extension: Bonnie Braun, Virginia Brown, Lynn Little, Teresa McCoy, Mia Baytop Russell, Chenzi Wang

University of Maryland Department of Residential Facilities: Christine Garcia

University of Delaware Extension: Maria Pippidis



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