

• Smart Choice Health Insurance • Smart Choice Health Insurance Basics • Smart Use



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 do I need health insurance?
- Why is it important?
- What do I need and want?
- What are my choices?
- How much can I afford?
- How much will it cost?

My SMART CHOICE







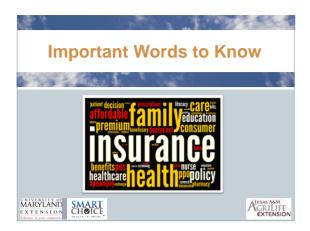


Have You Ever Felt This Way?













		200	C .			20	7
My Health Insurance Plan Comparison SMAI							
Section 8: 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 = Monthly
Insurance Premium (from pg. 14)	What I may pay for insurance premiums	s	s	s	s	s	s
Total Out -of - pocket costs (from pg 14)	What I may pay in deductible and copayments.	s	s	s	s	s	s
Prescription Drug Costs (from pg. 17)	What I may pay for prescriptions	\$	s	\$	\$	\$	s
Vision Costs (from pg. 18)	What I may pay for Vision Services and products.	s	\$	s	s	\$	\$
Dental Costs (from pg. 19)	What I may pay for dental services	\$	\$	\$	s	\$	\$
Total Yearly and Monthly Health Care Costs		Yearly \$	Monthly \$	Yearly \$	Monthly S	Yearly S	Monthly \$





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's Out-of-Pocket Costs





Why Do I Need 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



ATEXAS A&M GRILIFE EXTENSION

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 MARTINATOR SMART CHESTON

Dr. Joyce Cavanagh Extension Family Economics Specialist jacavanagh@ag.tamu.edu Angela McCorkle Extension Program Specialist armccorkle@ag.tamu.edu

Acknowledgements

This project was developed with funding from the University of Maryland Extension; College of Agriculture & Natural Resources

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











Acknowledgements

Funds for initial training and implementation for this project provided through Healthy South Texas







