Improving Health Insurance Decisions Across the Life Span:

A *Curriculum Development* Approach to Translational Science

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SPEA

Second Annual Retreat of the Indiana Clinical and Translational Sciences Institute at IU-Bloomington
Health Insurance Choices are a Complicated Maze
Can We Simplify Choices Through Curriculum Development?

• Traditional curriculum tools
  – modules for high school and youth education
    • Resulted from pursuing research: what is “willingness to pay” in taxes for insuring the uninsured with government help?

• Non-traditional curriculum tools
  – Posters, charts, pocket books, binders, brochures, newsletters
    • Resulted from pursuing research showing large differences across insurance plans not easily observed by existing means
    • Developed after consulting senior centers, nursing homes, pharmacies, etc about their needs for curriculum materials
Medicare Part D Project (2006-2011)

http://curxed.human.cornell.edu/

CURxED Cornell University Resource Education for Medicare Part D

Educational Programming

Reports on Part D Policy Details

Comparing New York State Prescription Drug Plan

2011 Pocket Guide to Medicare Part D

Anatomy of a Part D Plan

Glossary of Terms

Common Acronyms

Educational Resources from CURxED

Tip Sheets from CMS

Medicare and You

New! Healthcare Reform and Medicare Part D
Download your free copy for printing and distribution

CURxED is a Cornell Cooperative Extension project of the Department of Policy Analysis and Management in the College of Human Ecology. The objective of CURxED is to provide educational materials and programming about Medicare Part D. The target audience of CURxED are the senior citizens of our communities, as well as the family members, volunteers, counselors, educators, and human service agencies that assist them.

Organizations are encouraged to inquire regarding CURxED educational programs available, and may request data sets of Medicare Part D comparison tools for any state, by contacting the CURxED Project Manager.

Your materials are wonderful – all in one location – at fingertips. Would be helpful for trainings and teachings for OFA’s and for new volunteers. You have great material, and most helpful in the education for our seniors.
One Concrete Example: Long-Term Care Facility Project

Intern Tara Gustafson

Form for MAR:

Fact Sheet:

Letter:
CURxED Resources

• Pocket Guides
  Part D Basics
  Impact of Healthcare Reform
  Standard benefit features
  Choosing a plan
  Comparing plans
  Extra help
  Therapeutic class definitions
  Glossary of terms
  Acronyms
  Pharmacy abbreviations
  Where to get help
  Worksheets

• Patient Education Literature

• Counselor Training
  Part D Basics
  Plan Finder
CURxED Resources

• Website Information
  All materials may be reproduced in their original format and content
  All materials are posted to the CURxED website: 
  http://curxed.human.cornell.edu/
  Educational programming
  Reports on Part D Policy Details
  Comparing Prescription Drug Plans
  Medicare Part D Pocket Guide
  Anatomy of a Part D Plan
  Glossary of Terms
  Common Acronyms
  Preparing an Enrollment Clinic
  Tip Sheets for CMS
  Medicare and You

• Reports on Part D Policy Details
  Biweekly electronic distribution
  Intended for copy and redistribution
  Research Briefs
  Medicare Part D Research Facts
  Case Studies in Part D

• Consultations
  Medication questions
  Pharmacy issues
  Plan finder concerns
  Technical assistance
Youth-oriented Outreach in Health Insurance Choices: 2010

http://www.human.cornell.edu/pam/outreach/programs/health_insurance.cfm
Development of Lesson Plans

• Downloadable plans (school year specific)
• Meetings with principals and teachers
• Advisory board of educators
• Evaluation component
• Online- and in-class video game version planned for future
  — Eg “Mad City Money”
• Modeled after an NSF funded program “Thinking like A Scientist” program at Cornell to encourage underrepresented groups to pursue science education and careers
Lesson Plan Logic

Lesson 1: Why do I need health care?
- Understanding of health insurance
  - Awareness of financial risks from health needs
  - Understanding of how uninsured health care works
  - Awareness of young adult health care needs
  - Knowledge of ways to protect own health
  - Knowledge of different ways to obtain health care

Lesson 2: Ways to get health care and how to choose
- Awareness of different levels of health care coverage
  - Awareness of how to find health care options
  - Knowledge of what to consider in choosing how to obtain health care

Lesson 3: Dollars and sense: managing my health care budget
- Awareness of how to get the most of health insurance coverage
  - Awareness of need to budget and save for health care
  - Knowledge of how to minimize health care costs

Lesson 4: When you can’t get health insurance: low cost health care
- Understanding of options for free and reduced cost care
  - Understanding of how to find free and reduced cost care options in own community

1.2 Ability to make strategic choices about accessing health care
- Use of health care

Financial well-being
- Liability for health care bills

Physical and mental health
Lessons Learned+ Challenges Faced

• High demand for these materials, but insertion into schools (curriculum adoption) is challenging
• Often possible to adapt existing materials for local needs
• But needs frequent updating
• **Summary:**
  
  *Developing traditional and non-traditional curriculum materials for translational research worked well for us.*
  
  *They could be a valuable tool in other contexts too*