

Lesson #1: Why should I plan for my health care?

This lesson is designed to get students thinking about the importance of taking care of their health and having access to health care. It encourages them to start thinking about how they will get health care after high school graduation. This lesson raises students' awareness of the financial risks of uninsured health care, and introduces the concept of access to health care.

Lesson objectives:

1. Students will identify and describe their initial attitudes and knowledge about health care, in the Check-in Questionnaire.
2. Students will increase their awareness of how having access to health care can impact a person's physical and financial health, by answering six questions during the take a guess... activity.
3. Students will increase their awareness of how having access to health care relates to their own life goals, as they answer the questions on the goals activity.
4. Students will increase their awareness of how their own health care is obtained and the scope of their own health insurance coverage as they complete the Parent/Guardian Interview (homework).

Lesson outline (55 min)

1. Introduction and ground rules (5 min.)
2. Consent forms, Anonymous student codes and Check-in questionnaire (10 min.)
3. Take a guess and goals (15min.)
4. Introduction to Health Insurance (5 min.)
5. "How does insurance work?" video; "Deductibles and coinsurance" video (10 min)
6. Homework: Vocabulary study guide and parent/guardian interview (5 min)
7. Closure and lesson evaluation (5 min)

Handouts:

- Handout #1: Building anonymous Student Codes
- Handout #2: Check-in questionnaire
- Handout #3: Take a guess and goals
- Handout #4: Vocabulary
- Handout #5: Homework: Parent/guardian interview
- Handout #6: Guide to Health Insurance Options for Tompkins County

Teacher Resources:

- Resource A: Building anonymous Student Codes
- Resource B: Take a guess and Goals Answer Key
- Resource C: Medical bankruptcy fact sheet
- Resource D: The uninsured vs. insured care gap
- Resource E: HUMANA¹ Stay Smart Stay Healthy series videos-
 - 1)"How does insurance work?"
 - 2)"Deductibles and coinsurance"
 (<http://www.staysmartstayhealthy.com/>)

Curriculum evaluation:

Tool 1: Lesson #1 Student evaluation survey

Tool 2: Lesson #1 Teacher evaluation survey

Classroom Preparation and Materials:

-Desks in small groups so that students can work in groups of 3 or 4

-Internet and a projector so that students can watch the video

-News print hung on the wall-write "parking lot" across the top

-Clicker technology can be used if available

1) Introduction and ground rules (5)

Teacher says: "Raise your hand if you have ever been to a doctor for a check up or when sick or injured? Most of you have had this experience and at some point in your life you will want to access health care services and these services are often very expensive. Over the next few days we will be discussing health care and the changes that are taking place to help more people protect their future health and financial well being., We will be talking about the importance of having access to health care, how to get it, use it, and get the most out of it. We will talk about different opportunities for young adults to get health insurance coverage, and how to get health care if you can't get health insurance."

Teacher says: "Before beginning, let's all agree on the following ground rules.

-For the next few days, all answers you provide on assignments, quizzes and surveys will be confidential.

-Please do not write your name on anything you hand in for this class. We will provide instructions for how to build your anonymous code to put on the top of all assignments, including in-class assignments, homework assignments, surveys and quizzes. It's important to keep the instructions for how to build your code in your binders or folders for this class, and refer to it each time you write your code on an assignment or quiz. If you don't write your code the same way each time, you may not get credit for the assignment or quiz. After we build our codes for the first time, I'll ask each of you to give me your code, so I can match it with your name for grading.

-Please do not talk about your own or your family's health histories or health insurance status, or those of other students, either in class or out of class.

-Be respectful in the way you speak, comments you make, and reactions to other comments.

-Ask questions and get involved. The more you ask the more you will know.

(A parking lot can be used throughout the unit to record the questions that students ask, or sticky notes can be used, or a question box. Whatever method is used try to incorporate the answers into the lessons during the discussions and homework review time.)

2) Anonymous Student Codes and Check-in Questionnaire (10)

The teacher passes out the Check-in questionnaire (Handout #2) and the Non-identifying code instructions (Handout #1). Teacher reads the instructions aloud, directing students to create an anonymous student code they will use instead of their name on assignments (see Resource A). Each student will write his/her code on the top of the Check-in Questionnaire. Students will then answer the questions on Handout #2, individually at their desks.

Papers are then collected face-down and set aside to be discussed at the beginning of Lesson #2. As students turn in their questionnaire, the teacher will ask each one to write their unique code next to their name on a separate slip of paper, for later grading purposes. Before lesson two the teacher will look over the group's responses on the Check-in Questionnaire to help Lesson #2 to be more relevant to the students.

(Note: may be done with "clicker" technology if available, allowing student to see the group's guesses before seeing the answers to these questions).

3) Take a guess and goals activity (15 min.)

The purpose of this activity is to motivate young people to obtain health insurance by dispelling the myth that young adults don't need health care, and calling attention to the potentially heavy financial impact of uninsured health care costs. After distributing Handout #3 and giving students an opportunity to write their anonymous student codes on the handout, the teacher will lead a discussion with the class. These questions are designed to get students thinking about how health and financial issues might put their future goals at risk. Some of the discussion will be recorded on the board by the teacher. Student answers will be collected at the end of the activity.

a) Take a guess

Students will take a guess at the questions on the handout and then say their answers out loud when the teacher asks. The students will write the correct answers on their sheets as the class reviews them. The teacher will use the "take a guess" answer key (Resource B), the Medical bankruptcy fact sheet (Resource C) and the uninsured vs. insured care gap (Resource D), to provide the answers to the students.

(Note: may be done with "clicker" technology if available, allowing student to see the group's guesses before seeing the answers to these questions).

Teacher reviews all questions, the guesses that students took and then reports the correct answers. The teacher will ask for student reactions to the answers and help students to think through how their health and the costs associated with maintaining it can impact their life and their goals.

Teacher will then pass out Routine check-ups for young adults (Handout #3) and Healthy behaviors for young adults (Handout #4) for students to use as guides in their lives.

b) Goals discussion

At the bottom of the “take a guess” sheet, students will fill in the “goals” grid with 4 or 5 goals that they have for after high school, the things that may get in the way of accomplishing the goals and what they can do to accomplish them despite the barriers.

Questions from the “goals” grid, with possible answers in italics:

What are some goals that you have for after high school?

(Possible answers: going to college, getting a job, having a family, owning a business, being independent, traveling, etc.)

What are some things that may stop you from accomplishing your goals?

(Possible answers: not getting into the college I want, risky behaviors, health problems, money problems, etc.)

What do you need to accomplish your goals?

(Possible answers: health, money, support of family and friends, good grades, etc.)

4) Introduction to health insurance (5 min)

Teacher says: “Health needs can get in the way of you accomplishing your future goals. It’s important to practice health behaviors, including preventive health care visits. Getting regular health care can help prevent health problems before they happen. This includes routine check-ups, screenings, and immunizations. What are some things doctors regularly check for? (For possible answers, refer to *Routine check-ups for young adults, Handout #3*) These cost money.”

“When you get sick or injured, medical expenses can get very big very fast. If you don’t have health insurance, you might not be able to get to see a doctor when you need to, or receive recommended follow-up care. Health insurance can protect you against large, unexpected medical bills, and assure you get follow-up care by giving you access to health care professionals.” (For more on uninsured v. insured access to care, refer to the *Uninsured v. Insured, the Health Care Gap, resource E*)

“We will now watch two short videos about health insurance. Feel free to take notes and jot down questions that you have. We will discuss the videos and vocabulary afterwards and there will be a short matching quiz at the beginning of the next lesson.”

5) “How does insurance work?” video; “Deductibles and coinsurance” video (10 min)

Show HUMANA’s “stay smart/stay healthy” series video “How Does Insurance Work?”

This video explains how health insurance works. The basic explanation is that health insurance reduces your risk of financial disaster because your health costs are spread across a large group of people, and the healthy people help pay for the sick.

Teacher says: “Can someone summarize what health insurance is in their own words? Does anyone want to add anything to this summary? Now we will watch the second video which explains vocabulary that is often used when discussing health insurance and health care.”

Next, show HUMANA's "stay smart/stay healthy" series video "Deductibles and Coinsurance", which lays out simple definitions of the basic health insurance concepts of deductibles, copays, coinsurance and maximums. Note that this video contains some outdated information about lifetime maximums, which were outlawed by the Affordable Care Act of 2010.

Teacher says: "Who can explain in their own words what a deductible is? Coinsurance?"

6) Homework: Vocabulary study guide and parent/guardian interview (5 min)

Teacher hands out vocabulary sheet and says: "There will be a brief quiz on these terms tomorrow so please review them a few times in order to become confident using them. Put your anonymous student code in the space provided on the homework. Speak to a parent or guardian tonight to find out more about how your health care costs are paid for and review the vocabulary for tomorrow's quiz. Also please read the consent form, talk about it with a parent or guardian, and return the form with signatures."

(if there is extra time, more than 5 minutes, have the students review the vocabulary and main concepts from the earlier activity and videos.)

7) Closure and lesson evaluation (5min)

Teacher says: "Each of you will now fill out an evaluation sheet so that these lessons and activities can continue to improve. Thank you all for participating and please remember to interview and study/review vocabulary with a parent/guardian." Teachers ask students to turn in lesson evaluations face down, and place them in a large envelop that the teacher will provide.