Full Year Course

11.3 Finding a Health Insurance Plan

Lesson Guide

UNIT: INSURANCE

Learning Objectives

Students will be able to

- Understand how millions of Americans get their health insurance
- Explain the pros and cons of opting into your employer health plan versus buying your own
- Read the fine print on a health benefits form and shop around for a health insurance plan that works for you
- Determine what steps you can take if you are faced with expensive medical bills

Approximate Time

- Lesson length: 80 mins

Jump$tart Standards

Managing Risk

- 2a: Identify individual characteristics that influence insurance purchase decisions
- 5a: Discuss the advantages of obtaining health insurance coverage through an employer plan versus buying private insurance or being uninsured

Distribute to Students

- Student Activity Packet FY-11.3

Plan Your Unit

- Unit Plan for Insurance
- Insurance on www.ngpf.org
- Customizable Parent Newsletter: Insurance

LESSON PLAN

	Resources	Questions	Est. Time
1	DATA CRUNCH • How Do Americans Get Health Insurance? • Publisher: NGPF	**How Do Americans Get Health Insurance?** 1. Answer the questions on this worksheet to complete the Data Crunch.	10 mins
2	ARTICLE • Employer Health Insurance Versus Individual Plans • Publisher: Medical Mutual	**Employer Health Insurance Versus Individual Plans** In the previous Data Crunch, we saw that many people choose to either go with their employer's health insurance or they choose to buy their own. Which option is better for you? Skim through this article to learn more about the pros and cons of each option and answer the questions. 1. What is causing some employers to stop offering health insurance as an option to their employees? 2. True or False: If your employer offers a health insurance plan and you choose to purchase your own plan, you will pay a fee. 3. Allison is 27, in good health, and is starting a new job. She's trying to decide whether she should go with her employer's health insurance plan or purchase her own.	8 mins

		Would 3 things would you tell her to consider? Explain.	
3	REFERENCE • Reference: What is a Healthcare Marketplace? • Publisher: Health Markets ARTICLE • The Marketplace in Your State • Publisher: healthcare.gov	**Reference: What is a Healthcare Marketplace?** **The Marketplace in Your State** Let's say you decide to opt out of your employer sponsored healthcare plan and you want to purchase individual coverage. Where do you go to buy it? Read through the reference to learn more about Healthcare Marketplaces. Then, skim through the article to see how the marketplace is structured specifically in your state. Using the information, answer the questions. 1. In your own words, define what a Healthcare Marketplace is. 2. What consequences can you potentially face if you don't enroll in a healthcare plan during Open Enrollment? 3. Does your state have its own marketplace? If so, what is the name of the marketplace? 4. If you purchase your health insurance plan through the Federal Marketplace, what is the website you go to?	12 mins
4	QUESTION OF THE DAY • Until what age can a child stay on their parents' health insurance? • Publisher: NGPF	**Until what age can a child stay on their parents' health insurance?** Before you start shopping around for a health insurance plan, it's important to know that you can stay on your parents' plan until a certain age! Answer the question on the first slide in the box. Then, compare your answer to the answer on the second slide. Finally, follow your teacher's directions on how to answer the follow-up questions on the last slide.	5 mins
5	ACTIVITY • FINE PRINT: Health Benefits Form • Publisher: NGPF	**FINE PRINT: Health Benefits Form** When shopping around for a health insurance plan, it's vital to read the fine print so you know what costs you are responsible for and how much they are. Follow the directions on this worksheet to complete this activity.	15 mins
6	ARTICLE • What is the Value of Dental and Vision Insurance? • Publisher: Pivot Health	**What is the Value of Dental and Vision Insurance?** In the last resource, you may have noticed that there was no dental or vision coverage offered in the health plan. That's because these may be additional types of coverage you have to pay for! Read this article to learn more about determining if getting vision or dental insurance is "worth it" for you. Then, answer the questions. 1. Fast forward to the future - you're 26 years old. Do you think you would get vision and/or dental insurance? Why or why not? 2. If you skip dental and/or vision insurance, you won't have to pay their monthly premiums. What are potential downsides (both financial and health-related) to not having these insurance coverages?	5 mins

7	DATA CRUNCH • Are Americans Worried About Unexpected Medical Bills? • Publisher: NGPF	**Are Americans Worried About Unexpected Medical Bills?** Unfortunately, even if you have a health insurance plan, paying for your medical costs can be costly. As a result, medical debt has become an increasingly pervasive issue in the U.S. and many Americans are worried about unexpected medical bills. Answer the questions on this worksheet to complete the Data Crunch and to learn more about this issue.	10 mins
8	ARTICLE • What to Do When You Get Medical Bills You Can't Afford to Pay • Publisher: Money Under 30	**What to Do When You Get Medical Bills You Can't Afford to Pay** After learning about the rise of medical debt in the U.S., you may be wondering what you can do if you are ever faced with medical bills that you can't afford to pay. Read this article to find out what steps you can take! Then, answer the questions. 1. Why is it so important to carefully read through your medical bills? 2. Explain the potential consequences of using credit cards to pay off your medical bills. 3. Billy's medical bills have been sent to a collection agency. He's been stressed out for the past few days because agents have been calling him in the early hours of the morning and warning him they'll have to report him because he has committed a crime. What do you tell Billy? Do you have any advice on what he can do?	10 mins
9	EXIT TICKET ❖ **Teacher Tip:** To access this Exit Ticket, please see the Sample Completed Student Activity Packet (SSAP). You can find this on the Unit Page this resource is in.	**Exit Ticket** Follow your teacher's directions to complete the Exit Ticket.	5 mins



EXTEND THE LEARNING

DO MORE...

ACTIVITY
- COMPARE: Select an Insurance Plan
- Publisher: NGPF

DATA CRUNCH
- How Many Adults Lack Health Insurance?
- Publisher: NGPF

INTERACTIVE
- Quizlet Cashcabulary | Insurance
- Publisher: Quizlet/NGPF

LEARN MORE...

ARTICLES
- Medical Debt Relief
- Publisher: Debt.org

INTERACTIVES
- America's Health Care Prices Are Out of Control. These 11 Charts Prove It
- Publisher: Vox

- ZIP Code Effect: Neighborhood Can Affect Life Expectancy by 30 Years
- Publisher: Blue Zones

FINCAP FRIDAY • Campfire Tales • Publisher: NGPF	

FAST FACTS...

- A record 31 million Americans have health coverage through the Affordable Care Act (U.S. Department of Health and Human Services (HHS, 2021)
- The United States pays more for health-care services than all other advanced economies. (Brookings, 2020)
- Health-care spending per privately insured person is three times higher in some parts of the country than in others. (Brookings, 2020)