



How to Access Health Insurance

Student Activity Packet

UNIT: INSURANCE

Name:

Students will be able to:

- Explain the pros and cons of enrolling in employer-sponsored health plans vs individual plans from the Marketplace
- Explore the specific coverage areas and benefits of healthcare.gov Marketplace plans
- Understand how government healthcare programs like Medicaid, CHIP, and Medicare work and who qualifies for them
- Investigate health insurance policies and eligibility in their states



INTRO

DATA CRUNCH: DATA CRUNCH: How Do Americans Get Health Insurance?

Do you know whether you have health insurance? If so, do you have any clue how you get that coverage? There are actually quite a few ways Americans access health insurance, depending on their situation. Analyze the image on the worksheet to answer the questions on this Data Crunch.



LEARN IT

ARTICLE: Employer Health Insurance Vs. Individual Plans | What's Best For You?

As you saw in the Data Crunch, employer-sponsored healthcare, also called a group plan, is the most common way that Americans get health insurance. Group plans can typically cover not only the employee but also their spouse/partner and dependent children. Another route to health insurance coverage is purchasing an individual plan, which can also be extended to cover family members. This article will outline the difference between these two options. Read from the beginning and stop when you get to the comparison chart. Then answer the questions.

1. **What makes an employer-sponsored plan so convenient?**
2. **What are the common financial benefits of using your work's group plan for insurance?**

3. Describe reasons why someone might choose to buy an individual health insurance plan instead of going through an employer-sponsored plan.

SCAVENGER HUNT: [Find Out What Marketplace Health Insurance Plans Cover](#)

When employers sponsor their own group plans, it's difficult to explore what each plan covers without actually working for that employer and gaining access to the information. Luckily, Marketplace plans follow rules set by the Affordable Care Act, and it's easy to access the required benefits. Go on a "scavenger hunt" of this [healthcare.gov](https://www.healthcare.gov) website to find answers to these questions.

1. Which of the following are part of the 10 essential benefits all Marketplace plans must include?


Prescription drugs	Medical care for pregnant people
Cosmetic surgeries	Visits to the emergency room
Well visits, including immunizations	Mental health counseling
Travel coverage in other countries	Adult dental and vision care
Substance use support	Child dental and vision care

2. TRUE OR FALSE: All of the 10 essential benefits are offered cost-free to insured people.

3. Explain what is meant by a "pre-existing condition."

4. TRUE OR FALSE: Marketplace plans can charge you more if you have pre-existing conditions when you sign up for your health plan.

5. TRUE OR FALSE: Marketplace plans can increase your rates because you use a lot of medical services or are expensive for them to cover.



Scan other portions of this list of Marketplace health benefits & coverage. There are links along the left hand side of the page as well as embedded in the main text.

6. What is one set of health benefits you think is important for you or your teenage peers to know are available through Marketplace plans?

VIDEO: [Medicaid Made Clear](#)

ARTICLE: [Children's Health Insurance Program \(CHIP\)](#)

VIDEO: [Medicare vs Medicaid: What You NEED to Know](#)

The Data Crunch also highlighted the second and third most common ways Americans get health insurance, which is through Medicaid and Medicare. Access the videos and the article about CHIP, a third government health insurance program. Then, answer the questions.

1. In your own words, explain who Medicaid, CHIP, and Medicare support.

a. Medicaid –

b. CHIP –

c. Medicare –

2. What do these three programs have in common?

3. Why do you think the state and federal governments have decided to run these three programs, rather than having everyone in the US rely on employer group or individual health insurance plans?



DO IT

ACTIVITY: RESEARCH: Insurance in Your State

As alluded to in the resources above, health care varies somewhat depending on which state you live in. This activity will give you the opportunity to explore how citizens of your state access health insurance programs. Follow the directions on the worksheet to complete **Part 2 - Health Insurance in Your State** of this activity.



EXIT TICKET

Follow your teacher's directions to complete the Exit Ticket.