



Introduction to Health Insurance: No Care, Self-Care Healthcare: Why Everyone Needs Health Insurance

**Illinois CTE Endorsement Area:
Health Science Technology, Human Services &
Business Management & Administration**
Teacher and Student Editions

Original Lesson Developers: Sherie Smith

ILCTE Leaders, Nance Budde & Betsy Westergreen
January 2020

Converted to Format by Karen Aldworth
Current Phase of Lesson: Phase 3 of 5



**Illinois
State Board of
Education**



**ILLINOIS STATE
UNIVERSITY**
Illinois' first public university.

Lesson Overview:

In this lesson, you will participate in several activities to understand the basics of health insurance. Playing a game will assist you in understanding the costs of accidents, and how behavior choices influence health insurance costs, regular doctor visits, surgeries, etc. Then, you will research further into various health insurance plans to create a sales pitch. The last activity includes creating your own insurance company based on the knowledge gained in the previous sections.

Classes or Discipline:

- Support Services, Therapeutic Services to include CNA, Health Occupations, Medical Assisting
- Personal Care Services, EMS
- HR Management
- Consumer Family Science classes

Career Cluster:

- [Health Science](#)
- [Human Services](#)
- [Business Management & Administration](#)

Illinois CTE Endorsement Area:

- [Health Science](#)
- [Human Services](#)
- [Business Management & Administration](#)

Grade Level(s)

- Secondary students
- Post-secondary students

Lesson Duration: Approximately 4 hours

Learning Objectives:

- Recognize every individual's need of access to Healthcare.
- Understand terminology when reading a health insurance plan.
- Analyze and compare various health insurance plans.

Standards Addressed:

- [National Health Science Standards](#)
 - Foundation Standard 3: Systems 3.1.4 Analyze healthcare economics and related terms
 - 2.1.5 Modify communication to meet the needs of the patient/client and be appropriate to the situation.
- [Illinois Priority Learning Standards](#)
 - Health Priority Standards

- 24.A.4a Describe the effects of economic losses.
- Illinois Social Science Standards Financial Literacy
 - SS.EC.FL.6.9-12. Analyze the costs and benefits of insurance, including the influences of an individual’s characteristics and behavior. National Standards for Financial Literacy
- **COMMON CORE ELA STANDARDS**
 - CC.11-12. R.I.7 Integration of knowledge and ideas: Integrate and evaluate multiple sources of information presented in different media or formats as well as in words in order to address a question or solve a problem. (Do you need health insurance?)

Enduring Understandings:

- Understand healthcare insurance options.
- Importance of having healthcare insurance to care for self/family.
- Protection for their future health and financial stability.

Resources and References:

1. Computer with internet access
2. Handheld devices with internet connectivity
3. Handout: Why You Need Health Insurance
4. Plain white / colored paper (could be scrap book paper)
5. Written out scenario cards
6. [Dice](#)
7. Play money - (2) \$500.00
8. Link to [Health Insurance Kahoot!](#)

Essential Employability Skills:

There are four [essential employability skills](#)

- Personal Ethic: integrity, respect, perseverance, positive attitude
- Work Ethic: dependability, professionalism
- Teamwork: critical thinking, effective and cooperative work
- Communication: active listening, clear communication

The focus of this lesson is on professionalism, effective and cooperative work and critical thinking.

Skill	How it is addressed:
Professionalism	The students need to prepare their sales pitch in the Explore section with professionalism.

Effective and Cooperative Work	Students will be playing a game as a class in the Engage section. Students will be working in groups in the Explore and Elaborate sections.
Critical Thinking	Students will be performing research in the Explore and Elaborate sections. In the Explore section, students will be researching various health insurance plans to make a sales pitch to the HR department. Then after taking everything they have learned in the previous sections, students will be creating their own insurance company in the Elaborate section.

Suggested Differentiation Strategies:

- Video viewing for visual learners.
- Role playing scenarios with a diverse group of student learners.
- Small group work for research with a diverse group of student learners.
- Creativity in development of “tip cards” and PSA. Either of these can be modified as a writing assignment.
- Individualized assistance based on needs.
- Group presentations for auditory learners.
- Tip “take away” cards.

Throughout this lesson the teacher notes and comments are in red.

Pre Assessment:

Go to [Kahoot.it](https://kahoot.it) and wait for the game code provided by your teacher
Use this Kahoot! link to play [Health Insurance Kahoot!](#)

1. Engage: (30 minutes)

Health Insurance Finance Game

1. You will each receive a disease / injury card from your teacher. Let's play Health Insurance Finance Game!

Copy and paste the following scenarios on index cards or print them and cut them out individually. You may conduct more than one round if you wish. You can also add more scenarios. If you are wanting to shorten the game, do not include all of the scenarios.

- a. You were just diagnosed with diabetes. Your blood sugar results have been very high. The diabetes specialist charges a \$300 new patient charge for your first visit. You are going to need a glucose meter and medication. The pharmacy gives you a free meter, but the testing strips cost \$75.00 a month.
- b. You have high blood pressure. It has been under good control. You see the doctor 4 times a year. Each visit costs \$75.00. Your monthly medication costs \$40.00.
- c. Due to the fact that you are a smoker, your insurance costs more. Your regular doctor visit is \$200.
- d. A sore throat came on suddenly and you don't feel well, you think you have a fever. The doctor visit at urgent care charges \$150.00. Your throat culture and blood tests are expensive - \$450.00 total. He wants to see you again in 5 days to check on your progress. The doctor visit will be another \$150.00.
- e. You just had a stroke and are going to need rehabilitation in an in-patient facility. The cost is \$2,000 a day plus your therapy, which costs an additional \$200.00 a day. You are expected to be in the rehab facility for 30 days.
- f. You were in a car accident and are now having a headache and vomiting. Your visit to the ER costs \$500.00. You had a CAT scan of your brain that shows a concussion. The CAT scan costs \$2400.00 and the doctor bill for reading the CAT scan was another \$325.00.
- g. You fell off your bike and you are having pain in your leg. At the hospital emergency room, you received a physician's care, and an X-Ray that showed a fracture. An orthopedic specialist was called to apply a cast to your leg.

The emergency room visit is \$1500, the X-ray was \$300, and the orthopedic doctor charged \$2000 to apply your cast. The orthopedic specialist wants to see you in 10 days for a follow-up visit. The charge for the follow-up visit will be \$200.

- h. While doing dishes, a knife slipped and you cut your thumb. You need stitches. You went to urgent care and the charge was \$1500.00 to see the doctor and another \$250.00 to suture your laceration. The doctor wants to see you again in 10 days to remove the stitches. It will cost another \$200.00.
 - i. You have pink eye and saw your family doctor. A routine office visit costs \$200.00. He gave you a prescription for eye drops that cost \$30.00 Your physician wants to see you in 5 days to be sure that your eye infection has cleared It will be another \$200.00 office visit.
2. You will each roll one dice; the number on the dice will determine what type of health insurance you have.
 - a. #1 on dice: Cardinal Insurance with a \$5,000 deductible. You have not met your deductible for the year.
 - b. #2 on dice: No Insurance
 - c. #3 on dice: Cardinal Insurance PPO with coverage for specialists in plan with a \$45 co-pay per visit and \$1000 deductible.
 - d. #4 on dice: Cardinal Insurance HMO, when receiving care from your primary physician your care is - 100% covered. A referral from your primary physician is required for a visit to a specialist or for outpatient therapy. Your co-pay is \$45 for any approved physician visit.
 - e. #5 on dice: Medicare pays 20% of "covered" expenses. You do not have a supplemental insurance.
 - f. #6 on dice: No insurance
3. You will each be given \$1,000 in Health Insurance play money to spend on your care.
4. Answer these questions in a small group:
 - a. Can you afford your disease / injury? Which health insurance coverage did you have?
 - b. Do you have any money left?
 - c. Did you spend all of your money? Now what?
 - d. What did you learn?
 - e. What is your takeaway from this activity?

Hopefully this leads to a discussion on the importance of medical insurance and the value of understanding their insurance coverage .

2. Explore: (2 hours)

1. Form into small groups of 3 or 4 students.
2. Each small group will be a sales team for a particular type of health insurance. You will be making a short presentation to the Human Resources Department of a major company. Your goal is to convince a company to select your plan for their employees.
3. Your teacher will assign you a type of insurance.
The following website lists types of health insurance:
[Different Types of Health Plans: How They Compare](#)
4. This has the potential to be a huge multi-million-dollar contract, so it is very important that you give a good presentation.
Be sure to use the proper terminology, but define it for your audience. You can't afford to confuse them. Although you are promoting one type of insurance, you must be familiar with other plans so you can defend the benefits of your own. Be sure to address how your insurance plan accommodates pre-existing conditions and clients with characteristics or behaviors that place them at a higher risk.
5. Your team is only allowed 6 minutes for your presentation. Use your time wisely.
The following links can be provided to the students or used as your own information:
 - a. **Health insurance basics**
[Health insurance basics: The 101 guide to health insurance](#)
 - b. **Costs of health insurance**
[Your total costs for health care: Premium, deductible & out-of-pocket costs](#)
 - c. **Basic health insurance terminology**
[Understanding key health insurance terms](#)

3. Explain: (30 minutes)

1. Fill in the following table.

	2 Advantages	2 Disadvantages
HMO		
PPO		
EPO		
POS		
HSA		

2. When it comes to choosing a healthcare plan for a healthy person, what would a financial planner or benefits counselor recommend?

If the person is healthy and has no pre-existing conditions, one may consider a plan that has a higher deductible. This may cause the premium to be lower. It would be a riskier plan because you would pay more out of pocket if something happened.

3. Why do you need health insurance?

Health insurance covers you for unexpected events. You could break your leg, get into a car accident, have emergency surgery, etc. You may not have enough money in your checking or savings account to cover the medical costs.

- 4 Why do behaviors influence health insurance costs?

Habits like smoking, drinking, etc. will cause your insurance premiums to increase. Health insurance companies identify you as being at a higher risk to encounter health issues. Therefore, they will raise your premiums. Pre-existing conditions, like diabetes, multiple sclerosis, etc. can also raise your premiums. Even if pre-existing conditions exist because of family genes or you develop a disease with no connection to bad habits, unfortunately health insurance companies can still raise your insurance premiums.

4. Elaborate/Extend: (1 hours)

Earlier in this lesson, you were working for an existing healthcare insurance company. After some time, you decide that you would like to start your own insurance company. In small groups, your job is to create your own health insurance company and including an example of a specific plan. This health insurance company must include the following parts:

1. Company name
2. List of types of insurance plans offered
3. One insurance plan offered in detail to include:
 - a. premium cost
 - b. deductible
 - c. network
 - d. co-payment
 - e. prescription costs
 - f. discounts for healthy lifestyles
 - g. policies and costs for pre-existing conditions
 - h. costs for behaviors that negatively affect health (smoking, drinking, etc.)
 - i. any other pertinent danger you feel important to include

5. Evaluate:

Instead of conducting a separate assessment activity, your teacher may use the following rubric to evaluate the activity you completed in the Elaborate/Extend section of this lesson.

	3	2	1
Premium cost	All information is stated and explained, if necessary.	Some information is missing and not explained.	Most information is missing and not explained.
Deductible	All information is stated and explained, if necessary.	Some information is missing and not explained.	Most information is missing and not explained.
Network	All information is stated and explained, if necessary.	Some information is missing and not explained.	Most information is missing and not explained.
Co-payment	All information is stated and explained, if necessary.	Some information is missing and not explained.	Most information is missing and not explained.
Prescription costs	All information is stated and explained, if necessary.	Some information is missing and not explained.	Most information is missing and not explained.
Discounts for healthy lifestyles	All information is stated and explained, if necessary.	Some information is missing and not explained.	Most information is missing and not explained.
Policies & costs for pre-existing conditions	All information is stated and explained, if necessary.	Some information is missing and not explained.	Most information is missing and not explained.
Costs for behaviors that negatively affect health	All information is stated and explained, if necessary.	Some information is missing and not explained.	Most information is missing and not explained.
Any other pertinent information	All information is stated and explained, if necessary.	Some information is missing and not explained.	Most information is missing and not explained.

Notes:

All ILCTE lessons are vetted by Curriculum Leader, Dr. Brad Christensen.

To see a review of this lesson by previous users, [click here](#).

We invite users of this lesson to [click here](#) to leave follow up information and rating.

We would like to publish pictures / videos of your students using this lesson. Please send to Rod McQuality at: rdmcquality@ilstu.edu. By sending pictures, you have met all the picture / video release for your school.

Download Word/Google Document:



Download as Google Doc or Word Doc. When open, click “open with” Google Docs. If you want in a Word Doc: click “file”, “download”, Microsoft Word and you will have in original PDF format.



Introduction to Health Insurance:

**No Care, Self-Care Healthcare: Why Everyone
Needs Health Insurance**

Student Edition

Lesson Overview:

In this lesson, you will participate in several activities to understand the basics of health insurance. Playing a game will assist you in understanding the costs of accidents, and how behavior choices influence health insurance costs, regular doctor visits, surgeries, etc. Then, you will research further into various health insurance plans to create a sales pitch. The last activity includes creating your own insurance company based on the knowledge gained in the previous sections.

Learning Objectives:

- Recognize every individual's need of access to Healthcare.
- Understand terminology when reading a health insurance plan.
- Analyze and compare various health insurance plans

Enduring Understandings:

- Understand healthcare insurance options.
- Importance of having healthcare insurance to care for self/family.
- Protection for their future health and financial stability.

Resources and References:

1. Computer with internet access
2. Handheld devices with internet connectivity
3. Handout: Why You Need Health Insurance
4. Plain white / colored paper (could be scrap book paper)
5. Written out scenario cards
6. [Dice](#)
7. Play money - (2) \$500.00
8. Link to [Health Insurance Kahoot!](#)

Essential Employability Skills:

There are four [essential employability skills](#)

- Personal Ethic: integrity, respect, perseverance, positive attitude
- Work Ethic: dependability, professionalism
- Teamwork: critical thinking, effective and cooperative work
- Communication: active listening, clear communication

The focus of this lesson is on professionalism, effective and cooperative work and critical thinking.

Skill	How it is addressed:
Professionalism	The students need to prepare their sales pitch in the Explore section with professionalism.

Effective and Cooperative Work	Students will be playing a game as a class in the Engage section. Students will be working in groups in the Explore and Elaborate sections.
Critical Thinking	Students will be performing research in the Explore and Elaborate sections. In the Explore section, students will be researching various health insurance plans to make a sales pitch to the HR department. Then after taking everything they have learned in the previous sections, students will be creating their own insurance company in the Elaborate section.

1. Engage:

Health Insurance Finance Game

1. You will each receive a disease / injury card from your teacher. Let's play Health Insurance Finance Game!
2. You will each roll one dice; the number on the dice will determine what type of health insurance you have.
 - a. #1 on dice: Cardinal Insurance with a \$5,000 deductible. You have not met your deductible for the year.
 - b. #2 on dice: No Insurance
 - c. #3 on dice: Cardinal Insurance PPO with coverage for specialists in plan with a \$45 co-pay per visit and \$1000 deductible.
 - d. #4 on dice: Cardinal Insurance HMO, when receiving care from your primary physician your care is - 100% covered. A referral from your primary physician is required for a visit to a specialist or for outpatient therapy. Your co-pay is \$45 for any approved physician visit.
 - e. #5 on dice: Medicare pays 20% of "covered" expenses. You do not have a supplemental insurance.
 - f. #6 on dice: No insurance
3. You will each be given \$1,000 in Health Insurance play money to spend on your care.
4. Answer these questions in a small group:
 - a. Can you afford your disease / injury? Which health insurance coverage did you have?
 - b. Do you have any money left?
 - c. Did you spend all of your money? Now what?
 - d. What did you learn?
 - e. What is your takeaway from this activity?

2. Explore:

1. Form into small groups of 3 or 4 students.
2. Each small group will be a sales team for a particular type of health insurance. You will be making a short presentation to the Human Resources Department of a major company. Your goal is to convince a company to select your plan for their employees.
3. Your teacher will assign you a type of insurance.

4. This has the potential to be a huge multi-million-dollar contract, so it is very important that you give a good presentation. Be sure to use the proper terminology, but define it for your audience. You can't afford to confuse them. Although you are promoting one type of insurance, you must be familiar with other plans so you can defend the benefits of your own. Be sure to address how your insurance plan accommodates pre-existing conditions and clients with characteristics or behaviors that place them at a higher risk.
5. Your team is only allowed 6 minutes for your presentation. Use your time wisely.

3. Explain: (30 minutes)

1. Fill in the following table.

	2 Advantages	2 Disadvantages
HMO		
PPO		
EPO		
POS		
HSA		

2. When it comes to choosing a healthcare plan for a healthy person, what would a financial planner or benefits counselor recommend?.
3. Why do you need health insurance?
4. Why do behaviors influence health insurance costs?

4. Elaborate/Extend:

Earlier in this lesson, you were working for an existing healthcare insurance company. After some time, you decide that you would like to start your own insurance company. In small groups, your job is to create your own health insurance company and including an example of a specific plan. This health insurance company must include the following parts:

1. Company name
2. List of types of insurance plans offered
3. One insurance plan offered in detail to include:
 - a. premium cost
 - b. deductible
 - c. network

- d. co-payment
- e. prescription costs
- f. discounts for healthy lifestyles
- g. policies and costs for pre-existing conditions
- h. costs for behaviors that negatively affect health (smoking, drinking, etc.)
- i. any other pertinent danger you feel important to include

5. Evaluate:

Instead of conducting a separate assessment activity, your teacher may use the following rubric to evaluate the activity you completed in the Elaborate/Extend section of this lesson.

	3	2	1
Premium cost	All information is stated and explained if necessary.	Some information is missing and not explained.	Most information is missing and not explained.
Deductible	All information is stated and explained, if necessary.	Some information is missing and not explained.	Most information is missing and not explained.
Network	All information is stated and explained, if necessary.	Some information is missing and not explained.	Most information is missing and not explained.
Co-payment	All information is stated and explained, if necessary.	Some information is missing and not explained.	Most information is missing and not explained.
Prescription costs	All information is stated and explained, if necessary.	Some information is missing and not explained.	Most information is missing and not explained.
Discounts for healthy lifestyles	All information is stated and explained, if necessary.	Some information is missing and not explained.	Most information is missing and not explained.
Policies & costs for pre-existing conditions	All information is stated and explained, if necessary.	Some information is missing and not explained.	Most information is missing and not explained.
Costs for behaviors that negatively affect health	All information is stated and explained, if necessary.	Some information is missing and not explained.	Most information is missing and not explained.

Any other pertinent information	All information is stated and explained, if necessary.	Some information is missing and not explained.	Most information is missing and not explained.
--	--	--	--