

Section 3—Financial Security

Title of Lesson/Subject: Health Insurance

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Time Allotment: 2 - 50 minute sessions

Grade Level or Target Audience: Grades 9-12

ND Standards Competencies: 1, 2, 3, 4, 6, 8

Key Economic Concepts:

- Coverage
- Deductible
- Claim
- In-patient
- Out-patient
- Long-term Care

Brief Description:

Students understand the various features and benefits of health insurance, the different types of health insurance available, and will be able to evaluate health insurance choices.

Learner Objectives:

1. List and describe the five types of health insurance.
2. List and describe health insurance plans provided by the government.
3. Determine the benefits and advantages of health insurance.
4. Describe the two basic government health insurance programs, Medicare and Medicaid.
5. Understand how to shop for health insurance.
6. Describe at least five types of health care systems available under group and individual policies.
7. Distinguish among the various private sources of health insurance.

Introduction:

Classroom Discussion: Invite students to respond to the following questions: How do you get health insurance? What are some ways to get it? What are some of the things you need to think about when choosing insurance? Did anyone here have to make decisions about insurance before?

Materials Needed:

- Health Insurance Lesson Plan
- Handouts for students
- Health Insurance Worksheets
- Health Insurance Information
- Internet Access
- Health Insurance Transparencies

Audio/Visual Equipment Needed:

- Computers
- Overhead projector

Lesson Outline:

1. Classroom discussion: Ask students what they know about health insurance. List responses on the board.

2. Provide students with the information about the features and benefits of health insurance and the different types of health insurance.
3. Divide the students into small groups. They will use internet access to find health insurance information.
4. Summarize the information about the features and benefits of health insurance and the different types of health insurance.

RESOURCES:

www.aelweb.vcu.edu/publications/ELCivics/health/unit3/lesson2.htm

-Health insurance information and student handouts

<http://users.rcn.com/rusty48/insurance/insure5.htm>

-Health insurance information

www.insurance.com

-Website that can be used for web activity

<http://dl.ccc.cccd.edu/faculty/ejaramillo/business120/week9a.htm>

-Health insurance information and worksheets are available

<http://insurance.mo.gov/consumer/teens/healthlesson.pdf>

-Health insurance information, transparencies, and worksheets are available

<http://facweb.bhc.edu/international/intl/lesson1.html>

-Health insurance information, student handouts, and web activity

Activities:

1. Conduct a large group discussion about health insurance information.
2. Provide students with health insurance information.
3. Divide students into small groups. They will use internet access to obtain information from three health insurance companies/sources. They will compare and evaluate each insurance plan and be able to explain how the various types of insurance differ in terms of cost, coverage, etc. They will also be able to determine which insurance company/plan would best suit their needs. Students will summarize the information presented at each site. Ask each group to present their findings and discuss them with the class.
4. Conduct a large group discussion about the information learned. Ask the students the following questions: What is health insurance, and what is its purpose? What type of insurance do you think is best for you and why? Which health care do you regularly require (at least once per year)? What did you find out about the different health insurance plans that you researched?
5. Students should complete the worksheets on credit cards.

Application/Assignment:

1. Divide students into small groups. They will use internet access to obtain information from three health insurance companies/sources. They will compare and evaluate each plan and be able to explain the terms and conditions of the plans. They will also be able to understand the benefits and financial responsibilities involved with each plan. They will be asked to summarize and present their findings as a group and discuss them with the class.
2. Distribute copies of a sample health insurance claim form.
([Http://facweb.bhc.edu/international/intl.lesson1.html](http://facweb.bhc.edu/international/intl.lesson1.html))
3. Distribute copies of the worksheet. Each student should have a copy of the worksheet.

Evaluation Plan:

- Evaluate students on the information on the worksheet.
- Student participation in small group work.
- Student participation in class discussion throughout the lesson.