

Accessing Health Care Curriculum

Introduction

The three activities in this curriculum are designed to help students learn 1) the basics about health insurance, 2) how to obtain insurance under the Patient Protection and Affordable Care Act (ACA), and 3) how to access health care appropriately.

Activity: Wading Through the Health Insurance Lingo

Overview	This activity will help students identify the various types of health insurance and the pros and cons of each.
Learning Objectives	Students will be able to: <ul style="list-style-type: none">• Identify various types of health benefits
Materials	<ul style="list-style-type: none">• <i>Decisions About Health Insurance</i> handout
Getting Ready	<ul style="list-style-type: none">• Print handout
Pre-Activity Discussion	Share with students: Buying or choosing health insurance can be overwhelming. Health insurance can be expensive and there are many decisions to make when looking at plans. No single plan will cover all costs associated with medical care, but some cover more than others.
Activity	Share and discuss the handout: <i>Decisions About Health Insurance</i>
Post-Activity Discussion	None
Homework and Closing	None

Handout: Decisions about Health Insurance

Health insurance can be confusing. This handout will help you tell the difference between types of health insurance options and how to access plans.

You may be able to access health insurance through:

- **Medicaid:** This government program provides care for people with low incomes.
- **Health Insurance Marketplace:** Each state is required to offer a marketplace to help people find affordable health insurance. Information can be found at: <https://www.healthcare.gov/marketplace/individual/>. (This website will also help to determine if you are eligible for Medicaid.)
- **Employer-sponsored plans.** Hopefully your future employer will offer health insurance. If so, it is important that you sign up for the plan.
- **Your parents.** You may stay on your parent's health insurance until you are 26 years old, as long as your parents have coverage and are willing to pay to add you to the plan.

There are many different types of health insurance. The most popular types of plans are:

- **Fee for Service:** With this plan, you can make an appointment with almost any doctor. After your visit, you or your doctor sends your claim to the insurance company. Insurance will pay a percentage of the bill—usually 80%. You pay for the other 20%. These plans tend to be expensive.
- **Health Maintenance Organizations (or HMO):** With an HMO, you receive a lot of health benefits for a set fee. Generally, there are no deductibles, but most plans require a small payment, called a co-pay, at each office visit. You must choose a primary care physician from the plan's list. This doctor becomes your gatekeeper for all your medical needs. This is the doctor you call or see when you need care, and he or she may refer you to a specialist.
- **Preferred Provider Organizations (PPO):** In this plan, you may see a doctor from an approved network of providers, or may see other providers outside the network. Usually, you will pay a co-pay at each visit and will have to meet a deductible before benefits are paid. It is less expensive to visit one of the providers on the list plan's list. You can go outside the plan's list, but your share of the bill will be higher.

There are some things to think about when you are faced with a choice between plans:

- **How much is the premium?** This is how much you will pay every month (or how much your employer will deduct from your check).
- **How much is the deductible?** The deductible is how much you have to pay before insurance kicks in. Usually a plan is cheaper when a deductible is high. With a high deductible you will probably pay less money every month, but if you have to see a doctor, you might get stuck with a \$1,000 bill.
- **Does it cover doctor's appointments?** Some cheaper plans only cover major illnesses and accidents. These plans are called "catastrophic coverage."

Activity: Navigating the Patient Protection and Affordable Care Act (ACA)

Overview	The ACA provides Americans with many insurance options. This activity will introduce students to their health insurance options. This activity will reinforce information students receive during orientation to health and wellness services.
Learning Objectives	Students will be able to: <ul style="list-style-type: none"> • Describe the importance of health insurance • Discuss how the ACA affects them
Materials	<ul style="list-style-type: none"> • Copy of discussion questions (in activity section below)
Getting Ready	<ul style="list-style-type: none"> • Review potential answers to discussion questions
Pre-Activity Discussion	Tell students that you will be discussing the importance of health insurance and various health insurance options.
Activity	<p>Pose the following questions:</p> <ol style="list-style-type: none"> 1. Why is it important to have health insurance? Answers: Medical care is expensive, it is not fair to receive services if you cannot pay for them, many people go bankrupt if they cannot pay their medical bills 2. What do you know about the ACA? What parts might help you? Answers: More people are eligible for Medicaid, young people can stay on their parents health insurance until they are 26, the Health Insurance Marketplace makes buying health insurance more affordable 3. Where can you obtain health insurance? Answers: From an employer, young adults can stay on their parents health insurance until they are 26, Medicaid, buy insurance through the Health Insurance Marketplace 4. What will happen if you do not have health insurance after you leave Job Corps? Answers: May not be able to receive services or stay on medications, may have to pay a fee under ACA
Post-Activity Discussion	Review the <i>Health Insurance Resources Fact Sheet</i> that students received when they arrived on center. Review the Health Insurance Marketplace website below as a resource to find health insurance.
Homework and Closing	Optional: Have students visit the Health Insurance Marketplace to learn more about their options: https://www.healthcare.gov/marketplace/individual/

Activity: Free Clinic, Urgent Care, Emergency Room, or Doctor's Office

Overview	This activity will help to better define several types of community resources that can be used to appropriately access health care after students leave Job Corps.
Learning Objectives	Students will be able to: <ul style="list-style-type: none">• Discuss how to access community services after they leave Job Corps.
Materials	<ul style="list-style-type: none">• <i>Free Clinic, Urgent Care, Emergency Room, or Doctor's Office</i> worksheet
Getting Ready	<ul style="list-style-type: none">• Print worksheet
Pre-Activity Discussion	<ul style="list-style-type: none">• Review the different places to receive medical care as outlined on the worksheet: <i>Free Clinic, Urgent Care, Emergency Room, or Doctor's Office</i>.
Activity	Have students work independently to identify where they would go if they had a health issue.
Post-Activity Discussion	Review the worksheet as a class. There are not right or wrong answers to the worksheet; however, students should be steered away from using the emergency room for non-emergency issues.
Homework and Closing	None

Worksheet: Free Clinic, Urgent Care, Emergency Room, or Doctor's Office

Part 1: Places to go for Medical Treatment

You have many options for where to go if you are sick, injured, or are looking for medical testing services after you leave Job Corps.

- A **free clinic** offers care on for free or very low cost. Care is generally provided in these clinics to people who have low income and no health insurance. Almost all free clinics provide care for conditions that are serious, but not emergencies. Many also provide a full range of other services, like testing for sexually transmitted diseases, and care for chronic conditions like asthma. Some free clinics include pharmacies and dental services.
- **Urgent care centers** are alternatives to hospitals for treatment of illnesses and injuries. You can go to an urgent care center for simple issues like an earache and for more serious problems like an asthma attack, broken bones, or deep cuts. No appointment is necessary. Urgent care centers accept most major insurances and sometimes accept Medicaid. They also provide school and work physicals at a reduced cost. Many of these centers also provide care for employees who are injured at work. They can often deal with most issues that are not life threatening.
- **Hospital emergency departments/rooms** should be used only for serious, life-threatening emergencies. Emergency services are very expensive and there is usually a very long wait time.
- **Doctor's offices** provide a full range of services. Many insurance plans are accepted and are required in order to be seen. Providers may be physicians, physician assistants or nurse practitioners. These offices usually require appointments. Most people see doctors for colds, the flu, minor injuries, screening and testing, and all other non-life threatening health problems.

Part 2: Where Would You Go?

For each health issue write whether you would go to a free clinic (FC), urgent care center (UCC), emergency room (ER), doctor (D), or manage at home (H). Be prepared to say why you would go to each place.

1. Head cold _____
2. Chest pain _____
3. Painful urination _____
4. Broken toe _____
5. Asthma attack _____
6. Migraine _____
7. Serious car crash _____
8. Lump that doesn't go away _____
9. Itchy, red eye _____
10. Girlfriend/boyfriend told you they had an STD _____
11. Sore throat _____
12. Deep cut with a kitchen knife _____