

LESSON PLAN – HEALTH INSURANCE

1 EDUCATIONAL STANDARD

NRS 389.074(1)(g)(h)

1. The board of trustees of each school district and the governing body of each charter school shall ensure that instruction in financial literacy is provided to pupils enrolled in grades 3 to 12, inclusive, in each public school within the school district or in the charter school, as applicable. The instruction must include, without limitation:

(g) The skills necessary to understand the basic principles of insurance, including, without limitation:

(1) Understanding the function of various insurance policies; and

(2) Determining the quality of an insurance provider.

(h) The skills necessary to plan for higher education and career choices, including, without limitation:

Nevada Academic Content Standards for Social Studies

SS.9-12.FL.10. Analyze the purpose and specifics of various insurance plans as well as compare quality of insurance providers.

2 OBJECTIVES

1. *Recognize the possible personal financial consequences of not having insurance.*
2. *Understand the options for obtaining health insurance. (Parent’s plan, workplace plan, Nevada individual market, Medicaid)*
3. *Identify factors that affect rates.*
4. *Utilize costs of copays, deductibles, coinsurance in conjunction with premium to estimate insurance costs for hypothetical plans*

3 RESOURCES

(2) PowerPoint – Shopping for Health Insurance—This 18-slide PowerPoint includes presenter notes and animations that describe the Nevada health market, factors affecting premiums, and shopping tips. A hypothetical scenario introduces the math concepts of deductibles, copays and coinsurance. (PowerPoint)

(2a) PowerPoint PDF – Shopping for Health Insurance—The presentation has been saved as a PDF in case there are technical issues with the PowerPoint. (PDF)

(3) Consumer guide – How to Buy Health Insurance (PDF)—This guide focuses on how to obtain health insurance for those who don’t have access through an employer. Network considerations, personal health factors and balancing costs are also covered. The guide is also available online at [How to Buy Health Insurance](https://www.accreditedschoolsonline.org/medical-and-health/insurance-for-students/).

(4) Practical Math—Health Insurance (Student version PDF)

(4a) Practical Math—Health Insurance (Teacher version PDF)

(5) Terms List – Health Insurance (PDF)

Supplemental – <https://www.accreditedschoolsonline.org/medical-and-health/insurance-for-students/> This link includes a summary chart of health insurance options for college-age students as well as a 5-question health insurance myth section.

Supplemental – <https://www.nevadahealthlink.com/qualify/> This link includes tools to pre-screen and estimate costs for enrollment in individual health plans that are ACA compliant. *Nevada Health Link’s website changes with the open enrollment each year; availability of online tools will vary with the enrollment cycle.

4 LEARNING PLAN

INTRO ACTIVITY – 2 OPTIONS

1. Show the Pennsylvania Insurance Department’s video “Why Buy Health Insurance?” available at <https://www.insurance.pa.gov/Coverage/Pages/Health-Insurance-Literacy.aspx>
2. Use a news video, tweet or post that describes a health care illness or emergency that was complicated by inadequate or missing coverage or out-of-network treatment as the basis for a discussion on possible personal financial consequences of not having insurance. Examples can be found in the Bill of the Month feature, available from Kaiser Health News at <https://khn.org/news/tag/bill-of-the-month/> and NPR at <https://www.npr.org/tags/585747919/bill-of-the-month>.

PRESENTATION – 3 CONTENT OPTIONS

1. To cover content, use the PowerPoint “Shopping for Health Insurance” with presenter notes. A script has been included in the notes of the presentation; however, if there are technical issues with seeing the notes, a PDF summary has been included in the zip file.
2. To cover content, prepare your own lesson using the guide [How to Buy Health Insurance](#) as a reference.
3. To cover content, assign the guide [How to Buy Health Insurance](#) as a pre- or post-class reading assignment.

PRACTICE/ASSIGNMENT/EVALUATION

Use the Practical Math—Health Insurance handout as an individual assignment, small group project or classroom discussion. This activity builds upon hypothetical scenario of the PowerPoint, reinforcing understanding of deductibles, copays and coinsurance. Students will compare the financial aspects of three employer-sponsored plans and evaluate pros and cons for each situation.

Review student responses using the answer key.

(The rates in the PowerPoint and Practical Math activity examples are comparable to large employer plans. Individual rates are higher and may be viewed at <http://healthrates.doi.nv.gov/Wizard.aspx?type=Individual> and subsidy information is available at www.NevadaHealthLink.com)

CLOSURE

Using the summary of student medical coverage found at <https://www.accreditedschoolsonline.org/medical-and-health/insurance-for-students/>, have students interview parents/guardians to identify their current personal health coverage and how that coverage may change after high school. What steps may they need to take once they graduate?

5 ENRICHMENT

The activities presented below can be used as discussion points, individual or group projects or in place of suggested introductory activities.

1. Examine media stories relating to health insurance. Identify which part of the health market is discussed. Discuss the impact, if any, on Nevadans.
2. Many benefit packages have employee savings accounts or “cafeteria plans”. Research the differences and uses of HSAs, FSAs and HRAs.
3. Discuss the impact of the Affordable Care Act (ACA) on access to health care. Consider the individual and small group markets as well as Medicaid expansion.
4. Using the Division’s Health Insurance Rate wizard found at <http://healthrates.doi.nv.gov/Wizard.aspx> to view individual and small group rates and discuss factors affecting coverage. (Change location and age settings in the wizard to compare rates.)
5. Discuss trends in health insurance, such as the use of high deductible plans, HSAs, FSAs and/or health associations (also known as Association Health Plans (AHPs)) as means of obtaining affordable coverage.
6. Use the video (3:33) Understanding “Essential Health Benefits” available from the Division (<https://youtu.be/yrLFQ22bTYg>) as the basis for a discussion regarding changes brought about by the Affordable Care Act.