

LifeSmarts U Consumer Lesson Health Coverage

Lesson Description

Students will learn about health care coverage in the United States and understand the need for health coverage throughout one's life.

Lesson Objectives

- Demonstrate working knowledge of terms and concepts related to health coverage
- Gain strategies to ensure health coverage at all life stages

Time

- 2 class periods

Background

Most Americans rely on health insurance to help pay for their health care. But health coverage in the United States is a complex system. About 50% of Americans are covered by private insurance, which is usually employment-based; another 35% use publicly funded programs such as Medicaid, Medicare, and the VA; and 6% receive health insurance through state health insurance marketplaces. The US does not have a system of universal coverage, which means 9% of Americans are uninsured.

With a working knowledge of terms related to health coverage, and an understanding of how to obtain health coverage at various stages of life, students will improve both their health outcomes and their financial stability.

Materials

- Worksheet: Health Coverage Vocabulary
- Key: Health Coverage Vocabulary
- PowerPoint: Health Care Coverage
- Student Worksheet: LifeSmarts Rapid Research: Obtaining Health Care Coverage
- Kahoot! game
- Tell Me the Question, a LifeSmarts quiz

Steps

Day One

1. Distribute the Health Coverage Vocabulary Worksheet. Review and discuss terms.
2. View the PowerPoint, answering Discussion Questions as a class.

LifeSmarts U Consumer Lesson Health Coverage

Day Two

1. Distribute the Rapid Research worksheet. Have students work independently or in groups of two to research options for health coverage at three distinct life stages. Allow work time and time to discuss findings with the entire class.
2. If time allows, use the Kahoot! or Tell Me the Question quiz to reinforce learning.

