



LifeSmarts U - Day 1 - Healthcare Basics

Lesson Description:

Day 1 of our Healthcare Education series, "Healthcare Basics," equips young adults with the foundational knowledge necessary to navigate the complexities of health insurance. As they approach the pivotal age of 26, when eligibility for parental insurance coverage ends, this lesson demystifies insurance options, including employer-based, private, and government-assisted plans, and introduces the Affordable Care Act's provisions. It lays the groundwork for making informed decisions about health insurance, highlighting the importance of understanding coverage benefits, premiums, and network types.

Lesson Objective:

The objective of this lesson is to prepare students for the transition to independent health coverage by providing them with a comprehensive understanding of health insurance basics. By the end of the lesson, students will be able to identify the different types of health insurance available, understand the significance of the Health Insurance Marketplace, recognize the importance of staying insured, and navigate the process of selecting a health plan that best suits their needs and budget. This foundational knowledge aims to empower young adults to take charge of their health care decisions with confidence.

Materials:

- Vocabulary List (**Print for Reference**)
- Presentation w/ Speaker Notes (available in Powerpoint and Google Slides formats)
- Activity - "Healthcare Hunt" (**Print Worksheet**)(**Computer/Internet Access Needed**)
- Activity - "What's My Best Option?" (**Print Worksheet**)
- Exit Ticket/Reflection - "What If?" (**Print Worksheet**)
- More to Know - "Roadmap to Better Care" (**Optional - Enrichment Booklet**)

Steps:

1. Begin with the short PowerPoint/Google Slides presentation that dives into the essentials of healthcare coverage. It's a simple and quick way to get everyone up to speed on what to do when you turn 26 and it's time to navigate health insurance on your own.
2. Review the Vocabulary list for any terms students might not know.
3. During the "Healthcare Hunt" activity, guide your students through an online scavenger hunt, challenging them to quickly find and report back on key healthcare facts in a fun, competitive setting.
4. In the 'What's My Best Option?' activity, students will analyze various healthcare scenarios using provided worksheets, then choose and defend the most suitable insurance option for each.
5. For the 'What If?' Exit Ticket, students will reflect on a hypothetical scenario where someone lacks health insurance during a crucial time of need, writing about the long-term consequences this decision might have on their life.