

The University of Virginia Center for Politics and Public Agenda



Facing Up: Health Care Reform in America

Purpose: This lesson plan is the product of a partnership between the Youth Leadership Initiative, Public Agenda's FacingUp.org nonpartisan initiative on the federal budget deficit and the national debt, and the American Bar Association (ABA). The lesson is designed in conjunction with the ABA's Intergenerational Debate on Health Care and can be used to prepare students to debate and discuss the challenges facing health care in this country. Students will be asked to consider the challenges of rising health care costs, the opportunity costs and consider the benefits of various reform options.

Objectives:

1. Students will analyze statistics regarding health care costs in order to evaluate the need for health care reform in the United States.
2. Students will research options for improving the health care system in order to propose a plan for health care reform.
3. Students will advocate for their health care reform plan by writing and contacting legislators using YLI's SpeakOut!

Supplemental Websites:

Facing Up to the Nation's Finances
<http://www.facingup.org>

Public Agenda's Citizen Survival Kit guide to Health Care
<http://www.publicagenda.org/citizen/electionguides/healthcare>

Materials:

1. Teacher resource, *If you have your health...*
2. Teacher transparency, *Statistics on Health Care Costs*
3. Student resource, *Proposals for Health Care Reform*
4. Student resource, *The Cost Conundrum*, versions A and B
5. Teacher transparency, *The Doctor's In*
6. Student resource, *Write and Deliver a Formal Presentation*

Vocabulary/ Key Terms:

Fiscal Policy Opportunity Cost Mandatory Spending Discretionary Spending
Deficit National Debt Entitlements Revenue Expenditures

Procedure:

* Prior to this class, have students collect headlines from newspapers, news websites and magazines that relate to health care reform.

- Read over the instructions for the warm-up teacher resource activity "*If you have your health...*". Reproduce the bio cards and distribute one to each student. Ask the students to read the card and decide whether or not they will purchase the policy described on the resource. Each bio contains a scenario that makes it more or less likely that they will purchase insurance. Once students have read the card and made a decision roll a die. Read the number on the die aloud and students should follow the directions on their card. Some will suffer catastrophic illness, minor illness or injury, etc. and their financial result will depend on whether or not they purchased insurance. When finished, discuss:
 - If you chose to buy the insurance, what influenced your decision?
 - If you chose not to buy the insurance, what influenced your decision?
 - What was the *opportunity cost* of purchasing health care? What was the next best option that had to be given up to afford insurance?
 - Would you make the same decision following the simulation? Why or why not?
 - What do you think most Americans consider when deciding whether or not to purchase health care?

- Project the teacher transparency or use the PowerPoint presentation to display the statistical information regarding health care in the United States.
 - What information can we learn from each of these graphs?
 - What conclusions about health care can be gathered from this information?
 - How do these charts relate to the media headlines you found over the past week?
 - Based on the simulation, how important is health care reform to the future of the nation?

Not Important	Somewhat Important	Moderately Important	Very Important	Extremely Important
------------------	-----------------------	-------------------------	-------------------	------------------------

- Distribute the student resource, *Proposals for Health Care Reform*. To begin research, have students go to <http://www.facingup.org/forum>, where they will find a link to three different approaches to health care reform, with pros and cons for each option. Also visit the Citizen's Survival Kit <http://www.publicagenda.org/citizen/electionguides/healthcare> at PublicAgenda.org for great additional information on the factors involved in health care reform.

After reviewing the information on FacingUp.org and PublicAgenda.org, divide the students into three groups and have them research the options, further filling in the information on their resource sheet.

Then jigsaw the students into new groups with one member from each of the issue groups represented. Have them work in the new group to complete the advantages/disadvantages for each proposal and rank the proposals according to what they have learned.

- To assess student understanding of the health care debate, have them read the student resource, *Cost Conundrum*. There are two versions to allow for differentiation. The first is the article written by Atul Gawande for the New Yorker magazine. The second is a shorter bulleted version. Project the teacher transparency or PPT slide, *The Doctor's In*:
 - What is the artist saying about our current health care system?
 - How does this relate to the article by Mr. Gawande?
 - What actions can the public take to change the system?

The following projects can be used to assess whether students understand the need for health care reform, proposals for reforming the health care system and identifying strategies to advocate for health care reform.

- Write to congressional representatives explaining your ideas for health care reform. Use YLI's *SpeakOut!* to identify your representatives as well as members of the Health and Human Services Committee, Appropriations committee and other congressional leaders.
 - Visit <http://www.demokrato.wordpress.com> and download Attend a Government Meeting from the list of resources in the center of the page. Hold a town hall meeting in your school so that students and parents might discuss the issue together. Invite local officials.
 - Visit <http://www.publicagenda.org/publicengagement/resources-assistance> for resources on organizing an event to brainstorm on health care reform. FacingUp.org <http://www.facingup.org/act> also has strategies for citizen action.
7. For a formal assessment, use the student resource, *Write and Deliver a Formal Presentation*, to assess student comprehension of health care reform.

Extension Activity:

Invite a state legislator or congressional representative to your class to speak to your students about the process of creating health care reform. There is a YLI lesson plan, *Learning from Elected Officials*, that will help you plan such an event. Students should write the invitations, follow up with phone calls to the representative's office and send thank you notes following the visit.

Teacher Resource

"If you have your health..."

Directions: This simulation will demonstrate to students the unintended costs to the public of uninsured citizens. Prior to running the simulation, run off copies of the biographies on the following pages and separate them as well as run off copies of the paper money. You will also need a pair of dice to run the simulation.

Materials:

Copies of the biographies for each student
 Pair of Dice
 Paper money for each student

1. Place the following statement on the board or overhead:

ACME Insurance Agency

Private insurance policy is available to all for the following costs:

Self-Employed: Individual- \$200/month
 Family- \$400/month

Employer Contribution: Individual- \$50/month
 Family- \$120/month

Decide whether or not you will purchase insurance.

List reasons for and against purchasing insurance.

Circle your determining reason and what you are giving up to either purchase or not purchase insurance.(Opportunity Cost)

2. Distribute a biography to each student. Ask them to read it carefully. Give them the option to reconsider their decision to buy insurance. Have the students sitting in groups of 4-5 to complete the simulation.

3. Tell students it is the first of the month and they are getting paid. Distribute the monthly disposable income as directed by the biographies.
Hint: Put a student in charge of this responsibility
4. Students who purchased insurance should put their monthly premium or payment in the center of the table.
5. Roll the dice, if the roll is even the students will follow the even directions on their biographies and the opposite for an odd roll. If a student can't pay their bill, they must be helped by the community by taking money from the pot.
6. After the first roll, pay the students again and have them put the premiums in the center of the table. Roll the dice again.
7. After several rounds discuss what happened:

The insured had to pay for the uninsured

Being uninsured made it more likely that you would become bankrupt by getting injured or hurt







Paying for insurance cuts into the amount of disposable income (spending money) an individual or a family has.






How might some of these issues be resolved?






Proposals for Health Care Reform


Directions: Research the pros and cons of various health care proposals by using the chart below, from <http://www.facingup.org/node/219/perspectives>

Proposal	Use Competition to make the system more efficient	Expand the current system to cover more people	Create a national health care system	Other:
Positives				
Negatives				
Areas for compromise				
Rank				

<p>Jason Smithfield 44 Plumber \$23.75 /hour \$3,800/Mo. Disposable income: \$500/Mo. Family of five</p>  <p>Odd Number: While installing a septic tank the truck ran over your foot. Cost with Insurance: \$250 Cost w/o Insurance: \$3,000 Even Number: Lucky you! That nagging pain in your lower back has gone away! Benefit with Insurance: \$50 saved in fees Benefit w/o Insurance: \$500 saved in bills</p>	<p>Rebecca Johnson 36 Apple IT Specialist \$75,000/year \$6,250/Mo. Disposable Income:\$2,000/Mo. Married</p>  <p>Odd Number: Apple increased your health benefits! Prescriptions are now only \$10. Benefit with Apple’s Insurance: \$100 saved Even Number: Working on a computer all day has given you Carpal Tunnel Syndrome. Cost with Apple’s Insurance: \$300</p>	<p>Hassim Mahmood 23 Self-Employed \$51,000/year \$4,250/Mo. Disposable Income: \$800/Mo. Married</p>  <p>Odd Number: Moving boxes strained your back. Go get an MRI to check it out. Cost with Insurance: \$150 Cost w/o Insurance: \$4,000 Even Number: You must have a fantastic diet. The doctor says your cholesterol is perfect! Benefit with Insurance: \$240 saved Benefit w/o Insurance: \$3,000 saved</p>	<p>Maria Perez 57 Nanny \$13.25/hour \$2,120 Mo. Disposable income: \$200 Single</p>  <p>Odd Number: All that running around after kids has been good for you. Your heart health looks good. Benefit with Insurance: \$250 saved Benefit w/o Insurance: \$3,000 saved Even Number: A toy hit you in the eye. The doctor says to stay inside for a week so you can’t go to work. Cost with Insurance: \$20 Cost w/o Insurance: \$1,500</p>
<p>Robert Ward 39 Unemployed Covered by Medicaid Disposable Income: 0 Single</p>  <p>Odd Number: Your chronic headaches have gone away. That will cut down on clinic visits. Benefit: Everyone else saves \$20 Even Number: Cold exposure has given you a terrible cold. The unemployment office can’t find you a job in that condition. Go to the clinic to get checked out. Cost: Everyone else pays \$150</p>	<p>Ali Raje 42 University Professor \$375,000/year \$31,250/year Disposable Income: \$10,000 Family of three</p>  <p>Odd Number: You strained your arm carrying a large stack of exams. Go see the doctor to get it checked out. Cost w/ University Insurance: \$30 Even Number: You’ve lost weight! That looks good for your health future. Benefit with University Insurance: \$100 saved in fees</p>	<p>Clark A. Green III 38 Hedge Fund Manager \$3 million/year \$250,000Mo. Disposable Income: \$80,000 Single</p>  <p>Odd Number: Your helicopter had a rough landing and gave you whiplash. You are hospitalized. Cost with Insurance: \$350 Cost w/o Insurance: \$6,000 Even Number: Trips to the spa have paid off. Your stress level has gone way down. Benefit with Insurance: \$200 saved in fees Benefit w/o Insurance: \$2,000 saved in bills</p>	<p>Phyllis Wright 54 Part-Time Wal-Mart Salesperson \$7.50/hour \$1,200/Mo. Disposable Income: \$200/Mo. Single</p> <p>Odd Number: All that inventorying has improved your overall health tremendously. Benefit with Insurance: \$70 saved Benefit w/o Insurance: \$400 saved in bills Even Number: While getting down a box for a customer, the ladder gave way and now you have a broken ankle. It will take 4 weeks to heal. Cost with Insurance: \$60 Cost w/o Insurance: \$600</p>

<p>Nelson Hamilton 20 Ice Cream Truck Driver \$10.10/hour \$1600/Mo. Disposable Income: \$200 Married</p>  <p>Odd Number: You've been eating too much of that ice cream! Your cholesterol has skyrocketed. Looks like you'll be on medication until you get your weight down. Cost with Insurance: \$150 Cost w/o Insurance: \$2000 Even Number: By eating so much dairy you've strengthened your bones. Benefit with Insurance: \$100 saved in fees Benefit w/o Insurance: \$1,000 saved in bills</p>	<p>Alexander King 61 Retiree \$30,000/year pension \$2, 500/Mo Disposable Income: \$500/Mo. Widowed</p> <p>Odd Number: You fell down your front steps and cracked your hip. A weeklong hospital stay is required. Cost with Insurance: \$150 Cost w/o Insurance: \$5,000 Even Number: Your arthritis has magically stopped bothering you. That means no more medication! Benefit with Insurance: \$200 saved in fees Benefit w/o Insurance: \$2,500 saved in bills</p>	<p>Ford Gonzales 26 UPS Driver \$12/hour \$1,920/Mo. Disposable Income: \$900/Mo. Single</p>  <p>Odd Number: Your truck crashed into a pole and you broke your collarbone. Looks like you need a brace. Cost with Insurance: \$120 Cost w/o Insurance: \$1,400 Even Number: You no longer need physical therapy for your arm. Lifting packages has solved the problem. Benefit with Insurance: \$250 saved Benefit w/o Insurance: \$1,000 saved</p>	<p>Lee Harris 66 Part-time Janitor \$9.45/hour \$1,512/Mo. Disposable Income: \$400/Mo. Married</p>  <p>Odd Number: Climbing the stairs has prevented the heart disease in your family from affecting you. Benefit with Insurance: \$300 saved Benefit w/o Insurance: \$4,000 saved Even Number: 40 years of smoking has given you lung cancer. Cost with Insurance: \$4,000 Cost w/o Insurance: \$28,000</p>
<p>Sarah Hayes 34 Microsoft Designer \$450,000/year \$37,500/Mo. Disposable Income: \$10,000 Family of four</p>  <p>Odd Number: During Microsoft's required yearly check-up, a spot of melanoma was found early. It was removed in time. Benefits with Microsoft's Insurance: \$1,000 in insurance deductibles Even Number: You were shocked by a wire while designing a new laptop. You need to go to a specialist to make sure everything is ok.</p>	<p>Marie Johnson 49 Unemployed Covered by Medicaid Disposable Income: 0 Single</p>  <p>Odd Number: Good for you for avoiding fast food. Your BMI is good and you shouldn't have heart problems later on. Benefit: Everyone else saves \$100 Even Number: You had to get a tetanus shot at the clinic after stepping on a nail. Cost: Everyone else pays \$50</p>	<p>Cole Jenkins 33 Cell Phone Salesman \$45,000/year \$3,750/Mo Disposable income: \$750 Married</p>  <p>Odd Number: Injured by falling into open manhole while looking for cell phone coverage. Cost with Insurance: \$4,500 Cost w/o Insurance: \$15,000 Even Number: Walking door-to-door has kept you quite fit. Keep it up! Benefit with Insurance: \$1,000 saved in fees Benefit w/o Insurance: \$2,000 saved in bills</p>	<p>Bradley Henderson 24 Wachovia Bank Teller \$19/hour \$3040/Mo Disposable Income: \$1500 Single</p>  <p>Odd Number: Sitting at the drive-through window has given you back problems. Weekly chiropractor appointments are needed to fix it. Cost with Insurance: \$100 Cost w/o Insurance: \$2,500 Even Number: Riding your bike to work every day has fixed your knee problem. Benefit with Insurance: \$200 saved in fees</p>

<p>Greg Willis 34 Kroger Bagger \$17/hour \$2,720/Mo. Disposable Income: \$1800 Single</p>  <p>Odd Number: You got hit by a car while collecting carts. Cost with Insurance: \$150 Cost w/o Insurance: \$2,300</p> <p>Even Number: The stress fracture in your foot healed. Benefit with Insurance: \$100 saved in fees Benefit w/o Insurance: \$600 saved in bills</p>	<p>Harriett Jimenez 52 Unemployed \$13,000/year \$1,083/Mo. Disposable Income: \$50 Covered by Medicaid</p> <p>Odd Number: You had a heart attack from too much fast food. Cost: Everyone else pays \$300</p> <p>Even Number: Your iron deficiency no longer requires supplements. Benefit: Everyone else saves \$5</p>	<p>Vaughn Barber 37 Haircutter \$46,000/year /\$3833/Mo Disposable Income: \$300 Family of five</p>  <p>Odd Number: You dropped the scissors and sliced open your leg. Cost with Insurance: \$100 Cost w/o Insurance: \$600</p> <p>Even Number: Those new shoes have alleviated your neck pain. You no longer need to see a doctor for it. Benefit with Insurance: \$60 saved in fees Benefit w/o Insurance: \$400 saved in bills</p>	<p>Jack Baldwin 28 Landscaper \$25/hour \$4,000/Mo Disposable Income: \$2,000 - Single</p>  <p>Odd Number: Working in the fresh air has eliminated your allergies. No more shots needed. Benefit with Insurance: \$30 saved in fees Benefit w/o Insurance: \$100 saved in bills</p> <p>Even Number: You were attacked by a swarm of bees while tree trimming. Cost with Insurance: \$50 Cost w/o Insurance: \$200</p>
<p>Mary Mullins 30 Roofer \$31,500/year /\$2,625/Mo Disposable Income: \$250</p>  <p>Divorced mother of three</p> <p>Odd Number: You slid off the roof and broke your leg. Cost with Insurance: \$250 Cost w/o Insurance: \$4000</p> <p>Even Number: Climbing roofs has kept your heart healthy. Benefit with Insurance: \$350 saved in fees Benefit w/o Insurance: \$2500 saved in bills</p>	<p>Colin Wong 46 Part-time Home Depot Salesman \$10/hour \$1,600/Mo Disposable Income: \$550 Married</p> <p>Odd Number: The spots in your lung turned out to be benign. Benefit with Insurance: \$1,000 saved in fees Benefit w/o Insurance: \$15,000 saved in bills</p> <p>Even Number: The woodcutter cut off your hand and you need an artificial replacement. Cost with Insurance: \$900 Cost w/o Insurance: \$25,000</p>	<p>Brady Pittman 53 Self-Employed \$66,000/year \$5,500/Mo Disposable income: \$900 Has a family of six</p> <p>Odd Number: Working on a computer all day has given you headaches. Go get a CAT scan to check it out. Cost with Insurance: \$200 Cost w/o Insurance: \$3000</p> <p>Even Number: You were able to talk your way out of a mugging and avoid getting shot. Benefit with Insurance: \$500 saved in fees Benefit w/o Insurance: \$1,000 saved in bills</p>	<p>Elizabeth McCartney 33 Hardware Store Manager \$54,000/year Single</p>  <p>Odd Number: Bossing around unruly employees all day has created a lot of stress and increased your blood pressure. You need to take blood thinners to keep it under control. Cost with Insurance: \$50 Cost w/o Insurance: \$250</p> <p>Even Number: Your elbow pain has gone away on its own so you don't need to go to the doctor. Benefit with Insurance: \$20 saved in fees</p>

<p>Chaz Wilder 18 Guitarist \$35,000/year \$2916/Mo. Disposable Income: \$500</p>  <p>Odd Number: All that loud music has damaged your hearing and now you need a hearing aid. Cost with Insurance: \$300 Cost w/o Insurance: \$2000</p> <p>Even Number: Moving around on stage has kept you in shape. You only need to go to the doctor once a year. Benefit with Insurance: \$30 saved in fees Benefit w/o Insurance: \$300 saved in bills</p>	<p>Bonnie Lancaster 56 Nurse \$88,000/year/\$7333/Mo. Disposable Income: \$1,000 Family of four</p>  <p>Odd Number: Following your own health advice has kept you healthy. Keep it up! Benefit with Insurance: \$500 saved Benefit w/o Insurance: \$1000 saved</p> <p>Even Number: You got hepatitis from a patient. Cost with Insurance: \$300 Cost w/o Insurance: \$3000</p>	<p>Slade Holcomb Esq. 37 Lawyer \$400,000/year \$33,333/Mo Disposable Income: \$20,000 Married</p>  <p>Odd Number: You shattered your ankle running a triathlon. You need surgery. Cost with Insurance: \$2000 Cost w/o Insurance: \$13,000</p> <p>Even Number: Running Triathlons has given you the strongest heart the doctor has ever seen! Benefit with Insurance: \$300 saved Benefit w/o Insurance: \$7,000 saved</p>	<p>Samantha Morris 50 Horseback Rider \$100,000/year \$8333/Mo. Disposable income: \$6000 Divorced</p>  <p>Odd Number: The tendonitis in your calf has healed. Benefit with Insurance: \$200 saved Benefit w/o Insurance: \$3000 saved</p> <p>Even Number: You fell off your horse and broke your shoulder. You need surgery. Cost with Insurance: \$1000 Cost w/o Insurance: \$5000</p>
<p>Kim Ming 22 Unemployed Disposable Income: 0 Covered by Medicaid Single</p>  <p>Odd Number: You collapsed from exhaustion and had to be taken to the emergency room. Cost: Everyone pays \$200</p> <p>Even Number: You avoided pneumonia and a hospital stay. Benefits: Everyone saves \$300</p>	<p>Turner Collins 48 Trash Collector \$23,000/year \$1916/Mo Disposable Income: \$450 Married</p>  <p>Odd Number: Running to catch up with the truck has kept you in shape. The doctor says you look great! Benefit with Insurance: \$100 saved in fees Benefit w/o Insurance: \$300 saved in bills</p> <p>Even Number: The truck accelerated too fast and you fell off the back and tore your ACL. You'll need surgery. Cost with Insurance: \$4500 Cost w/o Insurance: \$10000</p>	<p>Phillip Kuzemchak 34 Electrician \$21.25/hour \$3400/Mo. Disposable Income: \$1200 Single</p>  <p>Odd Number: You were shocked while installing an outlet and now your hand is numb. You should get it checked. Cost with Insurance: \$40 Cost w/o Insurance: \$3000</p> <p>Even Number: Carrying equipment has been good for you. You've lost weight and are no longer at risk for heart disease. Benefit with Insurance: \$1000 saved in fees Benefit w/o Insurance: \$2000 saved in bills</p>	<p>Owen McDonald 25 Burger King Employee \$7.30/hour \$1168/Mo Disposable income: \$75 Single</p>  <p>Odd Number: You burned your hand on the fryer and had to go to the emergency room. Cost with Insurance: \$50 Cost w/o Insurance: \$750</p> <p>Even Number: Skateboarding to work has kept you in shape. Benefit with Insurance: \$200 saved in fees Benefit w/o Insurance: \$500 saved in bills</p>

