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| Section 3: Why Care? |  | ADULT GUIDE |
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| Overview Have you ever bought insurance for a phone? Insurance for electronics usually seems like it’s optional. Having a cracked phone screen is inconvenient but it’s not painful like a broken bone would be! In this section, we’ll explore why health insurance is important and why it’s something that adolescents and young adults should care about. We will see it as a necessity, as opposed to optional or a luxury. Objectives After this section you will be able to:   * Explain how health insurance can protect you from financial problems * Understand how health insurance makes health care more affordable * List three reasons why health insurance is important  Agenda  1. Check-In and Icebreaker 2. Activity: Risk Your Pennies! 3. “Why Care?” Making the Case For Health Insurance 4. Summing Up 5. Check-Out & Closing  Check-Out Questions  * How can having health insurance save you money? * How can health insurance make health care more affordable? * What are three reasons why health insurance is important? |  | Section Contents  * Risk Your Pennies Activity * Why Care? Making The Case for Health Insurance * Benefits of Health Insurance    Word Bank Prevention Cost Consistency Did you know? Approximately 50 percent of personal bankruptcies are due to medical expenses. (Source: Health Affairs) |

Risk Your Pennies (20-30 minutes)

**In this activity, students will:**

* Gain an understanding of how health insurance works
* See why health insurance is importance using silly scenarios
* Laugh!

**You will need:** Risk Your Pennies Scenarios, about 20 pennies, 5 nametags, basket for collecting health insurance fees

**Instructions:**

1. Set up Risk Your Pennies by placing three chairs facing the audience
2. “We’re going to play a game called Risk Your Pennies. Can I have three volunteers?”
3. Select volunteers; hands out player badges and pennies to each volunteer
4. **“**The object of this game is to keep as many pennies as possible. We’re going to start with different amounts of pennies for each contestant, kind of like in real life, where people have different amounts of money. As you can see, we have one contestant who is “insured” and two who are “uninsured.” The “insured” player has 5 pennies: s/he has to pay a small monthly amount to stay insured (1 penny). Our “uninsured” friend has 3 pennies (s/he can’t afford insurance), and the other “uninsured” friend has 12 pennies (s/he’s got so much money s/he THINKS s/he doesn’t need insurance).I am the hospital. This basket is the health insurance company. Every time you get hurt in this game, you have to pay the hospital. But if you’re insured, the insurance company will pay the hospital.
5. “Now we’ll begin with Round 1. In this round, everyone is healthy! But, if you’re insured, you still have to pay one penny to the insurance company. If you’re uninsured, you don’t have to pay anything.”
6. “Now, we’ll begin with Round 2. In this round, everyone is still healthy! But, if you’re insured, you still have to pay one penny.”
7. “Volunteers, tell the audience how many pennies you have.” (pause)
8. “Now we’re starting Round 3. Life is getting dangerous. People are taking risks. Each of you will pull a card and see your fate. If you get hurt, you pay the hospital. If you can’t pay the hospital, you give up a personal possession (these can be things like rings, cellphones, pens etc).”
9. “What did people notice about Player 2? (pause) What do you think the purpose of health insurance is? (pause)”
10. Ultimate conclusion: “In the long run, paying monthly for health insurance is better than having to pay health care costs in full.”

Optional (10 minutes): Presenters share personal anecdote that illustrates that health insurance is important and invite the audience to share their own stories

# Risk Your Pennies Scenarios

Your dentist says you have a beautiful smile, but you have seven cavities.

Insured: 1 penny. Uninsured: Pay 3 pennies

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You and your boo-thang go to the Justin Bieber concert. Your boo-thang kisses you after the concert. You get mono.

Insured: 0 pennies. Uninsured: Pay 2 pennies  
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You go snowboarding for the first time with your homies. You try to holla at a snowbunny on the slopes and crash into a tree. You break your arm.

Insured: 1 penny. Uninsured: Pay 4 pennies  
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You’ve always heard that feeding wild animals is a bad idea. Even though you thought that squirrel was cute and snuggly, he bit you. Dang.

Insured: 0 pennies. Uninsured: Pay 2 pennies  
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You have been eating well, exercising regularly and catching plenty of Zzzzs. You’re perfectly healthy! No doctor visit.

Your junior year is really busy, and all the stress is giving you bad acne. It’s so bad you ask your doctor to give you a special cream for your face.

Insured: 0 pennies. Uninsured: Pay 2 pennies  
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You dance so hard at the winter formal dance you get whiplash. Unfortunately, neck braces are not in this year.

Insured: 0 pennies. Uninsured: Pay 1 penny  
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Good thing hipster glasses are in now. You discover those headaches in English class are from trying to read the tiny writing on the board.

Insured: 1 penny. Uninsured: Pay 3 pennies  
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Edward Cullen makes it seem so easy. You sprain your ankle trying to climb a tree in your backyard.

Insured: 0 pennies. Uninsured: Pay 2 pennies  
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You have the sniffles but know that your body needs fluids, rest and a healthy dose of Netflix. No doctor visit necessary.

Risk Your Pennies Activity  
As a PHIRE student advocate, you will play this game with your peers in classroom settings as part of your outreach. Jot down a few notes about the game to help remember how it works:

Health Care Nightmare…  
  
Have you (or someone you know) ever experienced a health insurance nightmare? What about a really expensive hospital bill? Write down what happened below.

Why Care? (45 minutes)

In this activity, students will:

* Synthesize what they learned in Risk Your Pennies and Space Matters
* Work in a team to create a slogan for a health insurance education campaign
* Share creative ideas that can be used in PHIRE outreach campaigns

You will need**:** Poster paper, markers, and one adult for every 8-10 students to facilitate discussion

Instructions:

1. Ask students why they think that the peer educator model is effective
2. Remind students that in the PHIRE program, they will be peer advocates for health insurance
3. Ask students to get in groups and to answer the question “Why Care?” about health insurance. Ask students to be as creative as possible to come up with a campaign slogan and poster on their poster paper.
4. Each student team shares out. Ask why they think that that slogan or poster would be effective for the audience they are trying to reach (students at their respective schools)

“Why Care?” Making the Case for Health Insurance

**Imagine that you are working on a school-wide health campaign. Draft a campaign slogan or infographic to explain why health insurance is so important.**

Top 3 Reasons Why Health Insurance is a Good Idea:

**1.**

**2.**

**3.**

Benefits of Health Insurance