

MINNESOTA  
**Literacy**  
COUNCIL

*Sharing the Power of Learning*

**The Minnesota Literacy Council created this curriculum in partnership with ECHO (Emergency, Community, Health, and Outreach) as part of a grant program funded by the Blue Cross Blue Shield Foundation. The goal of the curriculum is to educate learners about obtaining, accessing and maintaining health coverage in Minnesota. It teaches students the benefits of maintaining health insurance, how to apply for health insurance, how to read and understand healthcare documents and how to advocate for themselves when communicating with medical professionals. We invite you to adapt it for your own classrooms.**



*ECHO is a nonprofit organization located in St. Paul and serving the needs of Minnesota's immigrant and refugee populations. ECHO's mission is to collaborate with diverse communities to deliver programs and services that help people be healthy, contribute, and succeed. At the time of the development of this curriculum, ECHO joined forces with Twin Cities Public Television (tpt/ECHO) for the purposes of increasing the capacity to reach more ELL audiences with media and outreach programs across Minnesota. Learn more about ECHO media programs and ELL curriculums by visiting [www.echominnesota.org](http://www.echominnesota.org) or [www.tpt.org/ECHO](http://www.tpt.org/ECHO)*

# Accessing Health Care: Week 1

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## **Unit Overview**

This is a 1-week unit (4 days.) Students will become familiar with the importance of navigating the health care system as well as become aware of some health insurance options available in Minnesota. They will be able to identify costs associated with health insurance, describe why health insurance is essential and determine what plans they could be eligible for. They will also learn about accessing navigators to assist them with the processing of health insurance applications. Benefits included in health care plans will be highlighted, and students will be able to explain the importance of keeping track of health insurance documents. Additionally, learners will consider the benefits of maintaining a primary care doctor and attending well-care visits. Finally, learners will practice self-advocating by asking questions when communicating with health care professionals.

## **Focus of Week 1**

- Day 1: What is health insurance and why do you need it?
- Day 2: How do you apply for health insurance?
- Day 3: What are some effective ways to keep track of your health insurance and utilize your health care resources?
- Day 4: What is the importance of self-advocacy when navigating the healthcare system?

# Accessing Health Care Unit: Week 1, Monday

Day 1: What is health insurance and why do you need it?

Objectives <i>Learners will be able to...</i>	Materials
<p><b>Literacy/Critical thinking:</b> Use content-specific vocabulary to identify and define costs associated with health insurance.</p> <p><b>Listening/Speaking/Critical thinking:</b> Evaluate statements to be true or false based on prior knowledge and support opinions with examples.</p> <p><b>Literacy/Writing:</b> Read an article about healthcare in Minnesota to compare and contrast health insurance options using sentence frames.</p> <p><b>Lifeskill:</b> Understand that MNsure is the “door” to accessing health insurance resources - rather than health insurance itself -and explain why having health insurance is essential.</p>	<p><b>Make Student Copies</b></p> <ul style="list-style-type: none"> <li>• Handout: <b>Pretest</b></li> <li>• Handout: <b>Categorizing Vocabulary</b></li> <li>• Handout: <b>Healthcare Vocabulary (cut to make cards)</b></li> <li>• Handout: <b>Anticipation Guide</b></li> <li>• Handout: <b>Health Insurance in Minnesota</b></li> <li>• Handout: <b>Comparing Health Insurance Programs in Minnesota</b></li> </ul> <p><b>Make Single Copies or Reference</b></p> <ul style="list-style-type: none"> <li>• <b>Healthcare Vocabulary -Teacher Copy</b></li> </ul> <p><b>Props, Technology, or Other Resources</b></p> <ul style="list-style-type: none"> <li>• Scissors</li> <li>• ELMO or overhead projector</li> </ul>

## Lesson Plan

### **Pretest: (10-15 mins)**

Description: Ss will complete the Pretest for the unit.

Materials/Prep: make copies of the **Pretest**.

### **Activity 1: Literacy/Critical thinking (20-25 mins)**

Description: Ss will categorize new vocabulary and learn definitions for words that are new for them. Ss will identify the costs associated with health insurance.

Materials/Prep: make copies of and cut out the words on **Healthcare Vocabulary-Teacher Copy; Categorizing Vocabulary**

### **Activity 2: Listening/Speaking/Critical thinking (10-15 mins)**

Description: Ss will complete an anticipation guide to prompt a discussion about healthcare. Ss will decide if statements are TRUE or FALSE based on their prior knowledge. NOTE: Some of the statements found on the anticipation guide are taken from the pretest.

Materials/Prep: make copies of the **Anticipation Guide**.

### **Activity 3: Literacy/Writing (50-60 mins)**

Description: Ss will read an article about health insurance options in Minnesota to answer comprehension questions. Then, compare and contrast health insurance options in Minnesota using the sentence frames graphic organizer.

Materials/Prep: make copies of **Health Insurance in Minnesota; Comparing Health Insurance Programs in Minnesota**

### **Wrap Up:**

Ask Ss to complete the anticipation guide from warm-up. Ss will complete the sentence frame stating why health insurance is essential.

# Teacher Directions: Pretest

## Materials: Pretest

### Step 1: PRETEST

Explain that this week they will be learning about Accessing Health Care in Minnesota. Explain that the verb **to access** means → *the right to get or make use of something*. This unit will help Ss **access** health insurance.

Pass out the **Pretest**. **Make sure each student writes his/her name on the test**. Explain that they will take this test on Monday and again on Thursday and that this will help them know what they learned.

**Collect & give the tests to your coordinator after class.**

## Teacher Directions: Activity 1: Literacy/Critical thinking

- **Materials: Healthcare Vocabulary, Categorizing Vocabulary**

### Step 1: Setting the Context

Write the following question on the board: *What is health insurance and why do you need it?* Tell Ss that we will be thinking about this question during class today and learning the answers to it. So, we can try to answer it at the end of class. Ss and Teacher DO NOT have to answer the question now.

### Step 2: Vocabulary Introduction

Write the 10 new vocabulary words on the board → *health insurance, copay, well-care visit, essential, premium, deductible, Affordable Care Act, MNsure, affordable, navigator*

### Note for Teachers:

*How does categorizing vocabulary help students learn new words?*

*Categorizing allows the learners to engage with the words by considering how well they know each term before they are defined by the teacher. When done in pairs or small groups, categorizing vocabulary can lead to peer teaching. Also, the teacher can monitor and then help with any words that are still unclear. This strategy allows learners to be more engaged in learning new vocabulary terms and share their prior knowledge.*

Teacher reads the vocabulary words aloud for pronunciation. Then, ask Ss to say the words along with you as you tap out syllables to aid with pronunciation.

Now, pass out the **Categorizing Vocabulary** graphic organizer. In pairs, ask students to consider which column they should write each word in, based on their familiarity with the word. After a few minutes, have pairs of learners share their definitions **ONLY** for words they knew well.

### Step 3: Define New Vocabulary

Project the **Healthcare Vocabulary-Teacher Copy** sheet. Go over any definitions that Ss did not know or only knew a little.

Healthcare Vocabulary	
Teacher Copy	
health insurance	Something you buy so that if you get sick, you will not have to pay off of your medical bills by yourself.
copay (copayment)	The fee that YOU are expected to pay for a medical service, such as a doctor's appointment or prescription.
well-care visit	An appointment with your doctor or nurse when you are <b>not</b> sick. This visit helps to <b>prevent</b> health problems. It can also be called a check-up.
essential	absolutely necessary; extremely important
premium	The amount of money that you must pay for your health insurance or plan, usually paid monthly.
deductible	A certain amount you have to pay for healthcare before insurance starts paying for you.
affordable	inexpensive; reasonably priced
Affordable Care Act	A law passed in 2010 that makes healthcare less expensive for many people. It is sometimes called Obamacare.
Marketplace	The online marketplace where you can find information about insurance plans and find a navigator, or a person to help you sign-up for health insurance in your language.
navigator	People who are trained to answer your questions and help you find the best health insurance plan for you. Their help is <b>FREE</b> and available in your first language.

### Step 4: Vocabulary Check for Understanding

Now, ask Ss *What are the costs for health insurance?* → Ss should share definitions for *deductible, premium and copay*.

## Teacher Directions: Activity 2: Listening/Speaking

- Materials: **Anticipation Guide**

### Step 1: Before Reading

Pass out the Anticipation Guide. Explain to Ss that they are going to read and think about 3 statements (2 are from the Pretest.) These statements are about healthcare in the United States.

Teacher reads the statements aloud. Ask Ss to choose whether they think each statement is True or False. Ss should mark their answers in the *before reading* column on the left of the sheet. Ss should also write *why* they think the statement is True or False under each statement. Share answers as a class and discuss Ss reasons for choosing True or False.

Anticipation Guide		
Before Reading, Directions:		
1) Look at each statement and decide whether you think it is TRUE or FALSE. Write TRUE or FALSE on the LEFT in the BEFORE READING COLUMN.		
2) Write your reason under "why?" eg, I think this is false because _____ I think this is true because _____.		
BEFORE READING	Health insurance is free. I do not have to pay for it.	AFTER READING
_____	Why?	_____
_____	I have the right to ask for a free interpreter when I go to the doctor.	_____
_____	Why?	_____
_____	It is essential to have health insurance.	_____
_____	Why?	_____
After Reading, Directions:		
1) Think about the statements again. Did you change your mind about anything? Write TRUE or FALSE in the AFTER READING column, on the RIGHT.		
Adapted from Building Reading Comprehension Skills in Grades 4-12, a Toolkit of Classroom Activities by iC4E/EdTech. Copyright ©2015 by the International Reading Association. May be copied for classroom use. -i2@learning.org		

To support Ss speaking, write the following sentence frames on the board to help them answer in full sentences:

**I think the first statement is false because \_\_\_\_\_.**

**I think the second statement is true because \_\_\_\_\_.**

Note: Ss will complete the second page of the **Anticipation Guide** after the reading.

## Teacher Directions: Activity 3: Literacy/Writing

- Materials: *Health Insurance in Minnesota* article

### Step 1: Setting the Context

Remind students to think about the 3 statements from the **Anticipation Guide** while they read the text.

### Step 2: Read and Answer Comprehension Questions

Pass out the article, **Health Insurance in Minnesota**. Have Ss read in pairs, small groups or as a class. Stop after each section to answer the STOP and TALK questions and define new words or clarify meaning.

### Step 3: Compare and Contrast

Before Ss begin, write these examples on the board:

*A pen and pencil are **similar** because they both are used to write.*  
*An airplane and a car are **different** because one can fly and the other cannot fly.*

Elicit 1-2 other example sentences from Ss comparing/contrasting two things in the classroom.

Tell Ss that now they will compare and contrast health insurance options in Minnesota using sentence frames. They can do this in pairs or on their own. Pass out the **Comparing Health Insurance Programs in Minnesota in Minnesota** sheet.

After Ss have completed the sentence frames, ask a few learners to share their completed sentences with the class.

## Teacher Directions: Wrap-Up

Ask Ss to take out the **Anticipation Guide** from the warm-up.

Ask Ss to think about each statement again. Ss should mark their answers in the *After Reading* column on the *right side* of the sheet.

Ask Ss to share what they learned during the lesson about these statements. Ask them to share *Why health insurance is essential?*

**Health Insurance in Minnesota**

In 2010, the United States government passed a law called the Affordable Care Act, sometimes called "Obamacare". This law requires almost everyone to have health insurance in the U.S. The law also created new ways for people to get affordable insurance.

**Why is health insurance essential?**  
Health insurance is something you buy so that if you get sick, you will not have to pay all of your medical bills by yourself. If you get sick your health insurance will help pay for part of your medical bills.

**How do you get health insurance?**  
You can get free help. Doctors' offices, mental health centers, and other places have health insurance options.

**What are the costs for health insurance?**  
Sometimes people think that, since they are insured, all healthcare will be free. That is not true.

**How does health insurance work?**  
Health insurance pays for medical bills with your doctor. Insurance will not sometimes help you from becoming sick.

**What kinds of health insurance programs are available in Minnesota?**  
MinnesotaCare, MinnesotaCare is a health insurance program for lower income Minnesotans. You pay a monthly premium, determined by family size and income.

**Emergency Medical Assistance** is a health insurance program that covers certain low-income people, especially children, pregnant women, and disabled people.

**Medicare** is a health insurance program for people over 65.

**Emergency Medical Assistance** is a health insurance program for non-Minnesotans with emergency medical needs. Medical Assistance is available to undocumented immigrants, foreign students and foreign workers. It only pays for emergency care and is a NOT health insurance.

**STOP TALK**

**Why do you need health insurance?**  
What is a wellness visit? Give an example.  
What is a deductible?

**How can you get health insurance?**

**Comparing Health Insurance Programs in Minnesota**

Directions: Complete the sentences with words from the box.

similar      different

- MinnesotaCare, Medical Assistance and Medicare are \_\_\_\_\_ because they are all health insurance programs in Minnesota.
- MinnesotaCare and Emergency Medical Assistance are \_\_\_\_\_ because Emergency Medical Assistance is not health insurance. Emergency Medical Assistance only covers emergencies.
- Medicare is \_\_\_\_\_ from MinnesotaCare because Medicare is only for people over the age of 65.
- MinnesotaCare, Medical Assistance, Medicare and Emergency Medical Assistance are \_\_\_\_\_ because they all make healthcare more affordable.

# ECHO Accessing Health Care Unit: Pretest

Name:

Date:

School Name:

<i>Questions about Health Care</i>	Yes	No	Not Sure
1. Do you know how health insurance works?			
2. Do you know where to go to get health care for you and your family?			
3. Do you think that other people in your culture know where they can go to get health care for themselves and their families?			
4. Do you have any health insurance <b>NOW</b> (for example a private plan, Minnesota Care, Medical Assistance?)			
5. Do you know how to use your health insurance when you go to the clinic and to pay the medical bills?			
6. Do you know where to go in your community to get information or help with medical care?			
7. Do you know where to go in your community to get information or help with health insurance?			
8. Are you sure that you can get the health care you want or need?			

Read each statement. **Circle** True or False.

7. Health insurance is free. I do not have to pay for it.	TRUE	FALSE
8. I have the right to ask for a free interpreter when I go to the doctor.	TRUE	FALSE
9. It is important to prepare questions for my doctor before my appointment.	TRUE	FALSE

Choose one answer. **Circle** your answer.

10. What are navigators?

- a) They help people apply for and use health insurance.
- b) They are from trusted organizations trained to provide free face-to-face application and enrollment help.
- c) Navigators help people in many different languages.
- d) All of the above are correct.

11. What is a copay?

- a) A fixed amount **you** pay for a health care service. For example, a well-care visit with your doctor.
- b) A health insurance program for people over 65.
- c) The amount that must be paid for your health insurance or plan. You and/or your employer usually pay it every month or year.

12. What are well-care visits?

- a) A time for you to speak with your doctor or nurse and **ask questions** about your health.
- b) An appointment you make with your doctor or nurse when you are **not** sick.
- c) A visit with your doctor or nurse to **prevent** health problems.
- d) All of the above are correct.



**Read the questions. Write your answers.**

13. What are some important things you should look for on a medical bill?




14. Why is it **essential** to have health insurance?

References:

Glossary of Insurance Terms. (n.d.). Retrieved June 18, 2015, from <https://www.mnsure.org/resources/glossary.jsp>

Why health coverage is important. (n.d.). Retrieved June 18, 2015, from <https://www.healthcare.gov/why-coverage-is-important/>

# Categorizing Vocabulary

<p>I <b>do not</b> understand this word</p> 	<p>I understand this a <b>little</b></p> 	<p>I <b>know</b> this word</p> 

# Healthcare Vocabulary

## Teacher Copy

health insurance	Something you buy so that if you get sick, you will not have to pay <i>all</i> of your medical bills by yourself.
copay (copayment)	The fee that YOU are expected to pay for a medical service, such as a doctor's appointment or prescription.
well-care visit	An appointment with your doctor or nurse when you are <b>not</b> sick. This visit helps to <b>prevent</b> health problems. It can also be called a check-up.
essential	absolutely necessary; extremely important
premium	The amount of money that you must pay for your health insurance or plan, usually paid monthly.
affordable	inexpensive; reasonably priced
Affordable Care Act	A law passed in 2010 that makes healthcare less expensive for many people. It is sometimes called Obamacare.
MNsure	The online marketplace where you can find information about insurance plans and find a navigator, or a person to help you sign-up for health insurance in your language.
Navigator	People who are trained to answer your questions and help you find the best health insurance plan for you. Their help is FREE and available in your first language.

# Anticipation Guide

## Before Reading, Directions:

- 1) Look at each statement and decide whether you think it is TRUE or FALSE. Write TRUE or FALSE on the LEFT in the BEFORE READING COLUMN.
- 2) Write your reason under "Why?" *ex. I think this is false because \_\_\_\_\_. I think this is true because \_\_\_\_\_.*

**BEFORE  
READING**

**AFTER  
READING**

**Health insurance is free. I do not have to pay for it.**

Why?

**You can get FREE help to sign-up for health insurance.**

Why?

**It is essential to have health insurance.**

Why?

## After Reading, Directions:

- 1) Think about the statements again. Did you change your mind about anything? Write TRUE or FALSE in the AFTER READING Column, on the RIGHT.

## Health Insurance in Minnesota



### Why is health insurance essential?

**Health insurance** is something you buy so that if you get sick, you will not have to pay *all* of your medical bills by yourself. If you get sick your health insurance will help pay for *part* of your medical bills.

If you do not have health insurance, you might have to pay for *all* your medical care by yourself. This can be very expensive.

Health insurance pays for **well-care visits** with your doctor. Well-care visits are check-ups to help prevent you from becoming sick.

### What are the costs for health insurance?

Sometimes people think that, once they are insured, all healthcare will be free. That is not true.

Health insurance pays for your health care costs in exchange for a **premium**. A premium is the amount of money that must be paid for your health insurance or plan. Your premium is usually paid monthly. Health insurance helps you pay for healthcare costs, it is NOT free.

Some plans require you to pay a **copay** fee whenever you see a doctor. For example, you may pay \$25 each time you visit the clinic. Some health insurance plans have a **deductible**, a certain amount you have to pay for healthcare before insurance starts paying for you.



### Why do you need health insurance?

**What is a well-care visit? Give an example.**

**What is MNSure?**

In 2010, the United States government passed a law called the **Affordable Care Act**, sometimes called “Obamacare”. This law requires almost everyone to have health insurance in the USA. The law also created new ways for people to get **affordable** insurance.

Under the Affordable Care Act, each state has an online marketplace where you can access health insurance options. MNSure is the online marketplace in Minnesota.

### How do I get health insurance?

You CAN get free help. MNSure created trained experts called **navigators**.

Navigators are people who are trained to answer your questions and help you sign-up for health insurance. Navigators are FREE and available to help you in your first language.

### What affordable health insurance programs are available in Minnesota?

**MinnesotaCare:** MinnesotaCare is a healthcare insurance program for lower income Minnesotans. You pay a monthly premium, determined by family size and income.

**Medical Assistance:** a health insurance program that covers certain low-income people; especially children, pregnant women, and disabled people.

**Medicare:** a health insurance program for people over 65.

**Emergency Medical Assistance (EMA):** is a health care program for non-citizens with emergency medical needs. EMA is available to undocumented immigrants, foreign students and foreign workers. It only pays for emergency care and it is NOT health insurance.



**Who can help you get health insurance?**

## Comparing Health Insurance Programs in Minnesota

Directions: Complete the sentences with words from the box.

similar

different

- 1) MinnesotaCare, Medical Assistance and Medicare are \_\_\_\_\_ because they are all health insurance programs in Minnesota.
- 2) MinnesotaCare and Emergency Medical Assistance are \_\_\_\_\_ because Emergency Medical Assistance is not health insurance. Emergency Medical Assistance only covers emergencies.
- 3) Medicare is \_\_\_\_\_ from MinnesotaCare because Medicare is only for people over the age of 65.
- 4) MinnesotaCare, Medical Assistance, Medicare and Emergency Medical Assistance are \_\_\_\_\_ because they all make healthcare more affordable.

# Accessing Health Care Unit: Week 1, Tuesday

Day 2: How do you apply for health insurance?

<b>Objectives</b> <i>Learners will be able to...</i>	<b>Materials</b>
<p><b>Listening:</b> Listen for specific information in order to summarize what a navigator does.</p> <p><b>Lifeskill/Critical Thinking:</b> Analyze a chart to determine the health plan they could be eligible for based on income and family size.</p> <p><b>Grammar:</b> Complete statements using modal for advice: <i>should</i> to give advice on how to access healthcare.</p> <p><b>Lifeskill/Speaking:</b> Restate options and resources available for undocumented residents and those having challenges finding health insurance.</p>	<p><b>Make Student Copies</b></p> <ul style="list-style-type: none"> <li>• Handout: <b>Healthcare Vocabulary- Student Copy</b></li> <li>• Handout: <b>Listening Activity (make copies front-to-back)</b></li> <li>• Handout: <b>Vavalee’s Story</b></li> <li>• Handout: <b>Health Plan Eligibility</b></li> <li>• Handout: <b>Modals of Advice: Should- Student Copy</b></li> </ul> <p><b>Make Single Copies or Reference</b>  <b>Listening Activity- Teacher Copy and Modals of Advice: Should- Teacher Copy</b></p> <p><b>Props, Technology, or Other Resources</b></p> <ul style="list-style-type: none"> <li>• SCISSORS</li> <li>• TV &amp; DVD player</li> <li>• ECHO DVD</li> <li>• ELMO or overhead projector</li> </ul>

## Lesson Plan

### Review (10-15 mins)

**Description:** Ss will complete a comprehension check and review by matching vocabulary and definitions.

**Materials/Prep:** *Healthcare Vocabulary -Student Copy, cut up before class.*

### Activity 1: Listening (25-30 mins)

**Description:** Ss will watch a video and listen for specific information in order to complete a gap-fill exercise. Ss will use what they learned in the video to summarize what a **navigator** does.

**Materials/Prep:** *TV/DVD player, ECHO DVD; Listening Activity-Student Copy; Listening Activity-Teacher Copy*

### Activity 2: Lifeskill/Critical Thinking (20-30 mins)

**Description:** Ss will read a short story. Ss will determine health plan eligibility based on a chart provided. Ss will also have the opportunity to determine what plans they may be eligible for.

**Materials/Prep:** *Vavalee’s Story, Health Plan Eligibility*

### Activity 3: Grammar (20-25 mins)

**Description:** Ss will learn the modal for advice: *should* to complete statements to give advice on accessing healthcare.

**Materials:** *Modal of Advice: Should- Student Copy, Modals of Advice: Should-Teacher Copy*

### Wrap-up:

**Exit Ticket:** Ss will restate in their own words, options and resources available for undocumented residents and non-citizens who are looking for healthcare assistance.

Write the following question on the board: *If you had a friend or family member who was an undocumented resident what advice would you give them to access healthcare?* Ask Ss to write their answers using Modal of Advice: *should*. Ex. **They should \_\_\_\_\_.**

## Teacher Directions: Review

- Materials: **Healthcare Vocabulary- Student Copy, scissors to cut cards out before class.**

### Step 1: Vocabulary Matching

Pass out the **Healthcare Vocabulary-Student Copy** cards that you cut out, each learner should have their own set of cards. Ask them to work on their own to match the vocabulary words and definitions. Answer questions and define any words that are unclear. Give examples.

Ask Ss to keep their vocab cards to use tomorrow!

Healthcare Vocabulary- STUDENT COPY	
✂ cut out word and definitions for students	
health insurance	Something you buy so that if you get sick, you will not have to pay off of your medical bills by yourself.
copy (copayment)	The fee that YOU are expected to pay for a medical service, such as a doctor's appointment or prescription.
well-care visit	An appointment with your doctor or nurse when you are not sick. This visit helps to prevent health problems. It can also be called a check-up.
essential	absolutely necessary; extremely important
premium	The amount of money that you must pay for your health insurance or plan, usually paid monthly.
deductible	A certain amount you have to pay for healthcare before insurance starts paying for you.
affordable	inexpensive; reasonably priced
Affordable Care Act	A law passed in 2010 that makes healthcare less expensive for many people. It is sometimes called Obamacare.
MHealth	The online marketplace where you can find information about insurance plans and find a navigator, or a person to help you sign-up for health insurance in your language.
navigator	People who are trained to answer your questions and help you find the best health insurance plan for you. Their help is FREE and available in your first language.

## Teacher Directions: Activity 1: Listening

- Materials: **TV/DVD player, ECHO DVD; Listening Activity- Student Copy, Listening Activity- Teacher Copy**

### Step 1: Setting the Context

Tell Ss that they will watch a video called "Accessing Healthcare in Minnesota."


Explain that the verb to **access** means → **the right to get or make use of something**. This video will explain about accessing health insurance in Minnesota.

### Step 2: Listening Activity

Turn on the **ECHO DVD**. Stop the video after each paragraph on the **Teacher Copy** of the **Listening Activity** handout and check Ss' comprehension (i.e., ask them what the main idea is in this scene and/or what's going on). Do this after each paragraph and for the duration of the script; then stop the DVD and ask for questions.

Now pass out the **Student Copy** of the **Listening Activity** handout and explain that Ss will have to listen for the missing words. Explain that you will stop the video periodically so they will have time to write, and that they will listen to the video as many times as is necessary; also tell them not to worry about spelling.

**Listening Activity- Teacher Copy**



Taking care of your health is important. Sometimes it is necessary to see doctors, nurses, specialists and other healthcare providers to stay healthy. And in the United States, you cannot get good healthcare without having some kind of health insurance.

Hello, I'm \_\_\_\_\_ Health insurance can be very confusing. There are many different plans and programs available, from many different insurance companies. Most plans require you to pay a monthly cost called a "premium". Some plans require you to pay a "copay", fee whenever you see a healthcare provider. Some have a "deductible", a certain amount you have to pay for healthcare before insurance starts paying for you. And thanks to changes in federal law, there are now more insurance options than ever before.

In 2010, the United States government passed a law called the "Affordable Care Act", sometimes called "Obamacare". This law requires nearly EVERYONE to have health insurance. But it also created new ways for people to get affordable insurance. Each state was allowed to enact the law in its own way. Minnesota created "MHealth", an online marketplace where people can shop for insurance plans that best fit their needs. MHealth is the only way to get financial help toward insurance, whether through tax credits or programs like "Medical Assistance" and "MinnesotaCare".

If you can get health insurance through your job or elsewhere, you probably don't need to use the MHealth marketplace. But if you can't get affordable insurance on your own, or need financial help, MHealth is the place to start.

If you're using the MHealth marketplace, you CAN get free help. Insurance is complicated, and all kinds of financial, medical and personal information may be needed to apply. MHealth \_\_\_\_\_  
\_\_\_\_\_ create \_\_\_\_\_  
\_\_\_\_\_ for \_\_\_\_\_  
\_\_\_\_\_ and \_\_\_\_\_  
\_\_\_\_\_ One \_\_\_\_\_  
\_\_\_\_\_ put \_\_\_\_\_  
\_\_\_\_\_ give \_\_\_\_\_  
\_\_\_\_\_ and \_\_\_\_\_


side or injured. The emergency room is ONLY for true life-and-death emergencies, and is not a good way to stay healthy.

Primary care is ideal for keeping your family healthy and safe. Make appointments to get care when YOU need it, instead of sitting and waiting like the emergency room. Clinics can provide a free medical interpreter to help you understand and communicate with doctors and nurses.

Your health is important for you and your loved ones. The best way to keep yourself and your family healthy is to understand, get and use health insurance to access healthcare. If you're using MHealth to find affordable insurance, don't be afraid to get free help from a MHealth Navigator who speaks your language. Be healthy, be safe, be ready. Thanks for watching.

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**Listening Activity- Student Copy**



Taking care of your health is \_\_\_\_\_. Sometimes it is necessary to see doctors, nurses, specialists and other healthcare providers to stay healthy. And in the United States, you cannot get good healthcare without having some kind of \_\_\_\_\_.

Hello, I'm \_\_\_\_\_. Health insurance can be very confusing. There are many different plans and programs available, from many different insurance companies. Most plans require you to pay a monthly cost called a \_\_\_\_\_. Some plans require you to pay a \_\_\_\_\_ fee whenever you see a healthcare provider. Some have a \_\_\_\_\_, a certain amount you have to pay for healthcare before insurance starts paying for you. And thanks to changes in federal law, there are now more insurance options than ever before.

In 2010, the United States government passed a law called the \_\_\_\_\_, sometimes called "Obamacare". This law requires nearly EVERYONE to have health insurance. But it also created new ways for people to get \_\_\_\_\_ insurance. Each state was allowed to enact the law in its own way. Minnesota created \_\_\_\_\_, an online marketplace where people can shop for insurance plans that best fit their needs. MHealth is the only way to get financial help toward insurance, whether through tax credits or programs like "Medical Assistance" and "MinnesotaCare".

If you can get health insurance through your job or elsewhere, you probably don't need to use the MHealth marketplace. But if you can't get affordable insurance on your own, or need financial help, MHealth is the place to start.

If you're using the MHealth marketplace, you CAN get \_\_\_\_\_ help. Insurance is complicated, and all kinds of financial, medical and personal information may be needed to apply. MHealth created trained experts called \_\_\_\_\_. Their job is to help \_\_\_\_\_ for and learn how to use health insurance through MHealth. Their help is free, and there are Navigators who \_\_\_\_\_ and understand your language.

Once you have health insurance, AND you know what costs you are responsible for, it's time to put your health insurance to use. The BEST way to take care of your health is to get regular preventive care at a primary care clinic. The doctors and nurses at your clinic get to know you and your family, and can help keep you healthy over the long term, not just when someone is sick or injured. The emergency room is ONLY for true life-and-death emergencies, and is not a good way to stay healthy.

Primary care is ideal for keeping your family healthy and safe. Make appointments to get care when YOU need it, instead of sitting and waiting like the emergency room. Clinics can provide a free medical interpreter to help you understand and communicate with doctors and nurses.

Your health is important for you and your loved ones. The best way to keep yourself and your family healthy is to understand, get and use health insurance to access healthcare. If you're using MHealth to find affordable insurance, don't be afraid to get free help from a MHealth Navigator who speaks your language. Be healthy, be safe, be ready. Thanks for watching.



Tell them that they will specifically be listening for **vocabulary words** AND information about **navigators**.

Pair Ss up afterwards and have them read the script together to check answers. **The bolded words on the Teacher Copy are the missing words Ss needed to listen for.**

Then, regroup and have them listen to the teacher read the entire script aloud again, if necessary.

### Step 3: Summarize

Now, write these sentence frames on the board:

**Navigators speak** \_\_\_\_\_.

**Navigators are** \_\_\_\_\_.

Ask Ss to share their completed sentence frames to summarize what navigators do.

## **Teacher Directions: Activity 2: Lifeskill/Critical Thinking**

- **Materials: Vavalee's Story, Health Plan Eligibility**


### Step 1: Setting the Context

Write the word: **eligible** on the board. Teacher says the word, Ss repeat. Tap out the syllables. Provide the part of speech → **eligible** is an adjective, or a word used to describe something.

Now, tell Ss that **eligible** means → **having the right to do or get something**. It means that something may be possible for you, that you may be able to have access to something. Give the following example: *If you are a US citizen and over the age of 18 you are **eligible** to vote.*

### Step 2: Reading

**Vavalee's Story**



**Vavalee's Story**

Last year, **Vavalee** did not have insurance. She did not speak English. Accessing health insurance coverage was challenging for her because of the language barrier.

**Vavalee** found a navigator that spoke her language. The navigator helped her complete the **MNSure** application. **Vavalee** was eligible for Medical Assistance.

Now, **Vavalee** is learning English.

**Vavalee** said, "It gives me a peace of mind knowing that I have health care insurance and when I'm sick, I'll not be afraid to go to the hospital. Without this coverage, it would cost me a lot."



Why did **Vavalee** have a difficult time accessing health insurance?  
Who helped **Vavalee** get health insurance?  
How does **Vavalee** feel now? Why?

Story Adapted From: Stop Stories (a) (L) Retrieved July 18, 2015, from <https://www.mnsure.org/learn-more/stop-stories/stop-stories-4901918>

Tell Ss that now they will read a short story about an individual who needed health insurance. Vavalee found out that she was **eligible** for a health insurance program.

Pass out **Vavalee's Story**. Have Ss read the story twice. First, individually and then in pairs.

Next, Ss will STOP and TALK about the questions on the bottom of the page. Have Ss talk in pairs. Ask pairs to share their answers with the class.

### *Technology Integration Activity Idea:*

*If you have access to computers and Internet, students can practice finding a navigator in their community who speaks their language, by completing the search fields here:*

<https://www.mnsure.org/help/find-assister/index.jsp>

*Accessing Affordable Healthcare Options for Undocumented residents*

**Step 3: Review Health Care Assistance Plans Available in Minnesota**

Review health insurance plans offered in Minnesota with Ss (they read about these yesterday.) Ask Ss to take out their article from yesterday **Health Insurance in Minnesota, if they have it.** Teacher reads ONLY the **following** definitions for → **MinnesotaCare, Medical Assistance and Emergency Medical Assistance.**

Teacher reads these definitions aloud; Ss can follow along if they have their article from yesterday:

**MinnesotaCare:** MinnesotaCare is a healthcare insurance program for lower income Minnesotans. You pay a monthly premium, determined by family size and income.

**Medical Assistance:** a health insurance program that covers certain low-income people; especially children, pregnant women, and disabled people.

**Emergency Medical Assistance (EMA):** is a health care program for non-citizens with emergency medical needs. EMA is available to undocumented immigrants, foreign students and foreign workers. It only pays for emergency care and it is NOT health insurance.

**\*Note to Teachers\*** please let your Ss know about other sources of help for undocumented residents see *Accessing Affordable Healthcare Options* → see text box to the RIGHT →

Teachers:

*Tell students that if they or someone they know is an undocumented resident they can call the United Way at 1-800-543-7709 OR 2-1-1 to find free and low-cost health care services in their area AND/OR for help with the Emergency Medical Assistance application. Assistance is available in Spanish, Hmong and English.*

*Write the phone number on the board for students and let them know that they can go to the coordinator/teacher if they need assistance calling United Way.*

**Step 3: Health Plan Eligibility**

**Health Plan Eligibility**

Who qualifies for Medical Assistance, Medical Assistance is a health insurance program that covers certain low-income people; especially children, pregnant women, and disabled people.

Directions: Look at the chart and answer the questions!

This table shows what financial assistance you could qualify for depending on household income and size.

Household Size	Household Income for MinnesotaCare	Household Income for Medical Assistance	Household Income for Emergency Medical Assistance
1	\$1,500 - \$19,999	\$1,500 - \$19,999	\$1,500 - \$19,999
2	\$2,000 - \$26,999	\$2,000 - \$26,999	\$2,000 - \$26,999
3	\$2,500 - \$34,999	\$2,500 - \$34,999	\$2,500 - \$34,999
4	\$3,000 - \$42,999	\$3,000 - \$42,999	\$3,000 - \$42,999
5	\$3,500 - \$50,999	\$3,500 - \$50,999	\$3,500 - \$50,999
6	\$4,000 - \$58,999	\$4,000 - \$58,999	\$4,000 - \$58,999
7	\$4,500 - \$66,999	\$4,500 - \$66,999	\$4,500 - \$66,999
8	\$5,000 - \$74,999	\$5,000 - \$74,999	\$5,000 - \$74,999
9	\$5,500 - \$82,999	\$5,500 - \$82,999	\$5,500 - \$82,999
10	\$6,000 - \$90,999	\$6,000 - \$90,999	\$6,000 - \$90,999

1) Abdi is 42 years old. He has 3 people in his household and his annual (yearly) income is \$22,000. Is Abdi eligible for Medical Assistance?

2) What health insurance program would Abdi be eligible for?

3) How many people are in YOUR household? \_\_\_\_\_  
What is YOUR annual income (total yearly income for your household)? \$\_\_\_\_\_  
What programs could you be eligible for? \_\_\_\_\_

Now, read the top of the page and the directions together on the **Health Plan Eligibility** sheet.

Then, in pairs, have Ss answer the questions at the bottom of the page. Then, share out with the class.

**Note:** If you have access to an ELMO or overhead projector you may want to project the chart and practice reading it with learners and ask additional comprehension questions.

## Teacher Directions: Activity 3: Grammar

- **Materials: *Modal of Advice: Should- Student Copy, Modals of Advice: Should-Teacher Copy***

### Step 1: Introduction

Pass out the **Modals for Advice: Should-Student Copy** sheet. Read the explanation at the top of the page and the examples for Ss. You may want to project this section using an ELMO or overhead projector. Give additional examples, if necessary.

### Step 2: Grammar Practice

Ask Ss to complete the sentences at the bottom of the page using **should or shouldn't**

Refer to **Modal of Advice: Should- TEACHER COPY** for answers.

Ask Ss to share their answers and explain WHY they chose the modal they did to complete the sentence.

### Step 3: Writing Self-Advice

Finally, ask Ss to complete the sentence frame at the bottom of the page. Ask Ss to share their self-advice.

## Teacher Directions: Wrap-Up

Teacher writes the following sentence frame on the board to assist Ss in answering the speaking question:

**They should \_\_\_\_\_.**

Now, ask each student the following question, as they exit the room: ***If you had a friend or family member who was an undocumented resident what advice would you give them to access healthcare?***

## Healthcare Vocabulary- STUDENT COPY



cut out word and definitions for students

health insurance	Something you buy so that if you get sick, you will not have to pay <i>all</i> of your medical bills by yourself.
copay (copayment)	The fee that YOU are expected to pay for a medical service, such as a doctor's appointment or prescription.
well-care visit	An appointment with your doctor or nurse when you are <b>not</b> sick. This visit helps to <b>prevent</b> health problems. It can also be called a check-up.
essential	absolutely necessary; extremely important
premium	The amount of money that you must pay for your health insurance or plan, usually paid monthly.
deductible	A certain amount you have to pay for healthcare before insurance starts paying for you.
affordable	inexpensive; reasonably priced
Affordable Care Act	A law passed in 2010 that makes healthcare less expensive for many people. It is sometimes called Obamacare.
MNsure	The online marketplace where you can find information about insurance plans and find a navigator, or a person to help you sign-up for health insurance in your language.
Navigator	People who are trained to answer your questions and help you find the best health insurance plan for you. Their help is FREE and available in your first language.

## Vavalee's Story



### Vavalee's Story

Last year, Vavalee did not have insurance. She did not speak English. Accessing health insurance coverage was challenging for her because of the language barrier.

Vavalee found a navigator that spoke her language. The navigator helped her complete the MNsure application. Vavalee was **eligible** for Medical Assistance.

Now, Vavalee is learning English.

Vavalee said, *"It gives me a peace of mind knowing that I have health care insurance and when I'm sick, I'll not be afraid to go to the hospital. Without this coverage, it would cost me a lot."*



Why did Vavalee have a difficult time accessing health insurance?

Who helped Vavalee get health insurance?

How does Vavalee feel now? Why?

Story Adapted From: *Your Stories*. (n.d.). Retrieved July 18, 2015, from <https://www.mnsure.org/learn-more/your-stories/Your-stories.jsp#Vavalee>

## Health Plan Eligibility

Vavalee qualified for Medical Assistance. **Medical Assistance** is a health insurance program that covers certain low-income people; especially children, pregnant women, and disabled people.

**Directions: Look at the chart and answer the questions.**

This table shows what financial assistance you could qualify for depending on household income and size.

People in household	Medical Assistance for adults over age 18 Monthly/Annual income (up to)	Medical Assistance for children Monthly/Annual income (up to) <i>(Slightly higher income limits apply for infants under age 2)</i>	Medical Assistance for pregnant women Monthly/Annual income (up to)	MinnesotaCare Annual income* (up to)	Tax credits for private health plans Annual income* (up to)	Private health plans with monthly premiums. Not eligible for tax credits. Annual income (above)
1	\$1,304 / \$15,654	\$2,697 / \$32,367	does not apply	\$23,540	\$47,080	\$47,080
2	\$1,765 / \$21,186	\$3,650 / \$43,807	\$3,690 / \$44,285	\$31,860	\$63,720	\$63,720
3	\$2,226 / \$26,719	\$4,603 / \$55,247	\$4,654 / \$55,850	\$40,180	\$80,360	\$80,360
4	\$2,687 / \$32,252	\$5,557 / \$66,687	\$5,617 / \$67,415	\$48,500	\$97,000	\$97,000
5	\$3,148 / \$37,785	\$6,510 / \$78,127	\$6,581 / \$78,979	\$56,820	\$113,640	\$113,640
6	\$3,609 / \$43,318	\$7,463 / \$89,567	\$7,545 / \$90,544	\$65,140	\$130,280	\$130,280
7	\$4,070 / \$48,850	\$8,417 / \$101,007	\$8,509 / \$102,109	\$73,460	\$146,920	\$146,920
8	\$4,531 / \$54,383	\$9,370 / \$112,447	\$9,472 / \$113,674	\$81,780	\$163,560	\$163,560
<b>For each additional person add</b>	\$461 / \$5,532	\$953 / \$11,440	\$963 / \$11,564	\$8,320	\$16,640	\$16,640

\*Slightly lower income limits apply to MinnesotaCare and tax credit eligibility for coverage starting before January 1, 2016.

*This flier is for informational use only. Income guidelines are approximate. You need to complete an application to determine your actual eligibility.*

Chart from: MNsure Health Care Coverage and Plan Rates 2015, [www.mnsure.org](http://www.mnsure.org)

- 1) Abdi is 42 years old. He has 3 people in his household and his annual (yearly) income is \$32,000. Is Abdi **eligible** for Medical Assistance?
- 2) What health insurance program would Abdi be **eligible** for?
- 3) How many people are in YOUR household? \_\_\_\_\_  
 What is YOUR annual income (total yearly income for your household?) \$\_\_\_\_  
 What programs *could* you be **eligible** for? \_\_\_\_\_

## Modal of Advice: **Should** TEACHER COPY

Modals are words that come before a verb (action word.) Modals give the verb extra meaning. **Should** is the most common modal of advice. Modals of advice are used for giving suggestions or ideas for how someone **should** or **should not** do something.

**MODAL + BASE VERB:** Modals are always before a base verb. A base verb has NO ENDING added to it. So, it will not have -s, -ed, -ing. Examples of base verbs: read, drink, wear, stay, be, wait, etc.

### Modal of Advice: Should

Positive: Should + base verb	Negative: Should + not + base verb
	<b>Should Not= shouldn't</b>
In the positive form, <b>should</b> is used to say that something is the best thing or the right thing to do.	In the negative form, <b>shouldn't</b> is used to say that something is not a good idea or not the right thing to do.
<b>Examples</b>	<b>Examples</b>
<ul style="list-style-type: none"><li>You <u>should</u> go to English class every day.</li><li>He <u>should</u> drink water when it is hot outside.</li><li>She <u>should</u> wear a jacket because it is cold today.</li></ul>	<ul style="list-style-type: none"><li>He <u>shouldn't</u> drive so fast. It is dangerous.</li><li>You <u>shouldn't</u> be late for class.</li><li>She <u>shouldn't</u> go to school today because she is sick.</li></ul>

Directions: Finish the sentences. Use **should** OR **shouldn't**

- 1) You should find a navigator to help you apply for health insurance.
- 2) My neighbor is an undocumented resident looking for healthcare. He should call 2-1-1 for help finding affordable healthcare.
- 3) You shouldn't worry about signing-up for health insurance. Navigators can help you!
- 4) My sister should apply for health insurance because she needs help paying for her medical bills.
- 5) You shouldn't wait to make an appointment with your doctor, if you have been sick for many days.
- 6) She should find out how much her premium for her health insurance is each month.

**Now, think about accessing health care. What SHOULD you do to access health insurance?**

Finish the sentence:

- 1) I **should** find a navigator to help me apply (answers may vary.)

Reference: [www.esllibrary.com](http://www.esllibrary.com)

# Modal of Advice: **Should** STUDENT COPY

Modals are words that come before a verb (action word.) Modals give the verb extra meaning. **Should** is the most common modal of advice. Modals of advice are used for giving suggestions or ideas for how someone **should** or **should not** do something.

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## Modal of Advice: Should

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Directions: Finish the sentences. Use **should** OR **shouldn't**

- 1) You \_\_\_\_\_ find a navigator to help you apply for health insurance.
- 2) My neighbor is an undocumented resident looking for healthcare. He \_\_\_\_\_ call 2-1-1 for help finding affordable healthcare.
- 3) You \_\_\_\_\_ worry about signing-up for health insurance. Navigators can help you!
- 4) My sister \_\_\_\_\_ apply for health insurance because she needs help paying for her medical bills.
- 5) You \_\_\_\_\_ wait to make an appointment with your doctor, if you have been sick for many days.
- 6) She \_\_\_\_\_ find out how much her premium for her health insurance is each month.

**Now, think about accessing health care. What SHOULD you do to access health insurance?**

Finish the sentence:

- 7) I **should** \_\_\_\_\_

Reference: [www.esllibrary.com](http://www.esllibrary.com)



# Listening Activity- Teacher Copy

**ECHO** *Script*



Taking care of your health is **important**. Sometimes it is necessary to see doctors, nurses, specialists and other healthcare providers to stay healthy. And in the United States, you cannot get good healthcare without having some kind of **health insurance**.

Hello, I'm Sanni. Health insurance can be very confusing. There are many different plans and programs available, from many different insurance companies. Most plans require you to pay a monthly cost called a "**premium**". Some plans require you to pay a "**copay**" fee whenever you see a healthcare provider. Some have a "**deductible**", a certain amount you have to pay for healthcare before insurance starts paying for you. And thanks to changes in federal law, there are now more insurance options than ever before.

In 2010, the United States government passed a law called the "**Affordable Care Act**", sometimes called "Obamacare". This law requires nearly EVERYONE to have health insurance. But it also created new ways for people to get **affordable** insurance. Each state was allowed to enact the law in its own way. Minnesota created "**MNsure**", an online marketplace where people can shop for insurance plans that best fit their needs. MNsure is the only way to get financial help toward insurance, whether through tax credits or programs like "Medical Assistance" and "MinnesotaCare".

If you can get health insurance through your job or elsewhere, you probably don't need to use the MNsure marketplace. But if you can't get affordable insurance on your own, or need financial help, MNsure is the place to start.

If you're using the MNsure marketplace, you CAN get **free** help. Insurance is complicated, and all kinds of financial, medical and personal information may be needed to apply. MNsure created trained experts called "**Navigators**". Their job is to help Minnesotans **understand**, **apply** for and learn how to use health insurance through MNsure. Their help is free, and there are Navigators who **speak** and understand your language.

Sometimes people think that, once they are insured, all healthcare will be free. Unfortunately, that just isn't true. You need to understand how YOUR insurance plan works. Make sure you know what your responsibilities are. What is your monthly premium to stay insured? How high is your deductible each year? Do you have a copay fee when you see your doctor?

Once you have health insurance, AND you know what costs you are responsible for, it's time to put your health insurance to use. The BEST way to take care of your health is to get regular preventive care at a primary care clinic. The doctors and nurses at your clinic get to know you and your family, and can help keep you healthy over the long term, not just when someone is sick or injured. The emergency room is

## Listening Activity- Teacher Copy, page 2

ONLY for true life-and-death emergencies, and is not a good way to stay healthy.

Primary care is ideal for keeping your family healthy and safe. Make appointments to get care when YOU need it, instead of sitting and waiting like the emergency room. Clinics can provide a free medical interpreter to help you understand and communicate with doctors and nurses.

Your health is important for you and your loved ones. The best way to keep yourself and your family healthy is to understand, get and use health insurance to access healthcare. If you're using MNsure to find affordable insurance, don't be afraid to get free help from a MNsure **Navigator** who speaks your language. Be healthy, be safe, be ready. Thanks for watching.

# Listening Activity- Student Copy

**ECHO** *Script*



Taking care of your health is \_\_\_\_\_. Sometimes it is necessary to see doctors, nurses, specialists and other healthcare providers to stay healthy. And in the United States, you cannot get good healthcare without having some kind of \_\_\_\_\_.

Hello, I'm Sanni. Health insurance can be very confusing. There are many different plans and programs available, from many different insurance companies. Most plans require you to pay a monthly cost called a \_\_\_\_\_. Some plans require you to pay a \_\_\_\_\_ fee whenever you see a healthcare provider. Some have a \_\_\_\_\_, a certain amount you have to pay for healthcare before insurance starts paying for you. And thanks to changes in federal law, there are now more insurance options than ever before.

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If you can get health insurance through your job or elsewhere, you probably don't need to use the MNsure marketplace. But if you can't get affordable insurance on your own, or need financial help, MNsure is the place to start.

If you're using the MNsure marketplace, you CAN get \_\_\_\_\_ help. Insurance is complicated, and all kinds of financial, medical and personal information may be needed to apply. MNsure created trained experts called \_\_\_\_\_. Their job is to help Minnesotans \_\_\_\_\_, \_\_\_\_\_ for and learn how to use health insurance through MNsure. Their help is free, and there are Navigators who \_\_\_\_\_ and understand your language.

Sometimes people think that, once they are insured, all healthcare will be free. Unfortunately, that just isn't true. You need to understand how YOUR insurance plan works. Make sure you know what your responsibilities are. What is your monthly premium to stay insured? How high is your deductible each year? Do you have a copay fee when you see your doctor?

Once you have health insurance, AND you know what costs you are responsible for, it's time to put your health insurance to use. The BEST way to take care of your health is to get regular preventive care at a \_\_\_\_\_

## Listening Activity- Student Copy, page 2

primary care clinic. The doctors and nurses at your clinic get to know you and your family, and can help keep you healthy over the long term, not just when someone is sick or injured. The emergency room is ONLY for true life-and-death emergencies, and is not a good way to stay healthy.

Primary care is ideal for keeping your family healthy and safe. Make appointments to get care when YOU need it, instead of sitting and waiting like the emergency room. Clinics can provide a free medical interpreter to help you understand and communicate with doctors and nurses.

Your health is important for you and your loved ones. The best way to keep yourself and your family healthy is to understand, get and use health insurance to access healthcare. If you're using MNsure to find affordable insurance, don't be afraid to get free help from a MNsure \_\_\_\_\_ who speaks your language. Be healthy, be safe, be ready. Thanks for watching.

# Emergency Room Unit: Week 1, Wednesday

Day 3: What are some effective ways to keep track of your health insurance and utilize your health care resources?

<b>Objectives</b> <i>Learners will be able to...</i>	<b>Materials</b>
<p><b>Lifeskill/Literacy:</b> <i>Restate benefits included in health care plans and explain the importance of keeping track of health insurance documents.</i></p> <p><b>Grammar:</b> <i>Write statements using present real conditional (if statements) to explain reasons why it is important to keep track of health insurance information.</i></p> <p><b>Lifeskill/Literacy:</b> <i>Read and identify important information found in a medical bill.</i></p> <p><b>Speaking:</b> <i>Call and ask questions about a health insurance document.</i></p>	<p><b>Make Student Copies</b></p> <ul style="list-style-type: none"> <li>• Handout: <b>Health Care Vocabulary-Student Copy</b></li> <li>• Handout: <b>Keeping Track of your Health Insurance and Utilizing your Benefits</b></li> <li>• Handout: <b>Keeping Track of your Health Insurance and Utilizing your Benefits- Questions</b></li> <li>• Handout: <b>Sample Medical Bill</b></li> <li>• Handout: <b>Asking Questions about a Bill Conversation Practice</b></li> </ul> <p><b>Make Single Copies or Reference</b></p> <ul style="list-style-type: none"> <li>• <b>Teacher Grammar Guide</b></li> </ul> <p><b>Props, Technology, or Other Resources</b></p> <ul style="list-style-type: none"> <li>• Scissors</li> <li>• ELMO or overhead projector</li> </ul>

## Lesson Plan

### Review : (10-15 mins)

**Description:** Ss will review vocabulary learned this week by playing a vocabulary memory game with cards and definitions.

**Materials/Prep:** make a few additional sets of **Health Care Vocabulary-Student Copy** cards (most Ss should have these from earlier in the week)

### Activity 1: Life Skill/Literacy (20-30 mins)

**Description:** Ss will read an article to restate benefits included in health care plans and explain the importance of keeping track of health insurance documents.

**Materials/Prep:** **Keeping Track of your Health Insurance and Utilizing your Benefits; Keeping Track of your Health Insurance and Utilizing your Benefits- Questions**

### Activity 2: Grammar (20-30 mins)

**Description:** Ss will be introduced to statements using the present real conditional tense. Then, they will practice completing sentences.

**Materials/Prep:** **Keeping Track of your Health Insurance and Utilizing your Benefits; Teacher Grammar Guide**

### Activity 3: Lifeskill/Literacy & Speaking (30-35 mins)

**Description:** Ss will analyze a sample medical bill in pairs to identify important information. Then, Ss will practice calling and asking questions about a medical bill in pairs.

**Materials/Prep:** **Sample Medical Bill-; Asking Questions about a Bill Conversation Practice**

### Wrap-up:

Time permitting, ask Ss to finish this sentence frame to tell you something they learned today. Write on the board: *If you \_\_\_\_\_, you \_\_\_\_\_.* Ex. *If you need to call about a medical bill, you need to know the account number.*

## Teacher Directions: Review

**Materials:** *Health Care Vocabulary-Student Copy*; *scissors* (cut out a few sets of cards before class, most Ss should have them from earlier in the week)

### Step 1: Memory

In pairs, have Ss work with ONE set of cards to be placed face down on a table in two rows of five. Learners take turns turning over two cards at a time, being careful to keep them in the exact same position and making sure all players have an opportunity to view the two cards before turning them back over. If a learner turns over a vocab word and its definition, he/she can take the pair. The learner with the most pairs wins!

Healthcare Vocabulary- STUDENT COPY	
cut out word and definitions for students	
health insurance	Something you buy so that if you get sick, you will not have to pay all of your medical bills by yourself.
copay (copayment)	The fee that YOU are expected to pay for a medical service, such as a doctor's appointment or prescription.
well-care visit	An appointment with your doctor or nurse when you are not sick. This visit helps to prevent health problems. It can also be called a check-up.
essential	absolutely necessary; extremely important
premium	The amount of money that you must pay for your health insurance or plan, usually paid monthly.
deductible	A certain amount you have to pay for healthcare before insurance starts paying for you.
affordable	inexpensive; reasonably priced
Affordable Care Act	A law passed in 2010 that makes healthcare less expensive for many people. It is sometimes called Obamacare.
Marketplace	The online marketplace where you can find information about insurance plans and find a navigator, or a person to help you sign-up for health insurance in your language.
navigator	People who are trained to answer your questions and help you find the best health insurance plan for you. Their help is FREE and available in your first language.

## Teacher Directions: Activity 1: Lifeskills/Literacy

- **Materials:** *Keeping Track of your Health Insurance and Utilizing your Benefits; Keeping Track of your Health Insurance and Utilizing your Benefits- Questions*

### Step 1: Setting the Context

Ask Ss *What do you do when you receive a bill in the mail that you do not understand or have questions about?* Have multiple Ss share their answers.

Tell Ss that they will read an article with suggestions or ideas about keeping track of important health care information.

### Step 2: Before Reading

Pass out the article *Keeping Track of your Health Insurance and Utilizing your Benefits*.

Before reading, go over the new words in the vocabulary box on the right of the page. Teacher reads the words, Ss repeat. Then, Teacher reads the definitions. Ask Ss comprehension questions to check for understanding, after reading the definitions. For example, *What word is similar to the word "use?" What word means that you are paying attention to something? Etc.*

### Step 3: During Reading

Teacher reads the article aloud. Stop frequently to ask comprehension questions. Then, have Ss read the article again in pairs. Define new words and answer questions.

Keeping Track of your Health Insurance and Utilizing your Benefits		Keeping Track of your Health Insurance and Utilizing your Benefits Questions	
<p>When you have a health insurance plan it is important to think about effective ways to keep track of your health insurance.</p> <p>Keeping track means that you should pay attention to important dates, phone numbers and account numbers.</p> <p>Here are some suggestions to keep track of your health insurance papers and medical bills:</p> <ol style="list-style-type: none"> <li>1) Always open your mail. This way you know when bills are due. Also, if you have questions, you know what number to call. (5/then)</li> <li>2) Always look for the due date on medical bills, copayments or premium statements. If you cannot pay the bill on time, call the number on the paper to speak to someone and let them know. You may be able to pay part of the bill now and the rest later. (5/then)</li> <li>3) Find the account number. Look at your bill to find the important account number. If you know this important number, it is easier to speak with someone about your bill. (5/then)</li> <li>4) If you do not understand something you receive in the mail, ask a teacher, friend, social worker, or counselor to help you read it. (5/then)</li> </ol> <p>It is important to keep track of your health insurance. Always keep track of your health care bills so that you do not lose your health insurance and have to reapply. Keep track of your health insurance and medical bills by opening your mail, looking for due dates, knowing your account number and asking for help when you do not understand.</p> <p>Health insurance plans in Minnesota offer many benefits for you to utilize. Here is a list of some benefits included in all health plans. Not all of these services are free, you may have to pay a co-pay fee or deductible.</p> <ul style="list-style-type: none"> <li>• medicines used with your doctor</li> <li>• hospital stays</li> <li>• medical care</li> <li>• prescription drugs</li> <li>• FREE preventative care like diabetes tests, cancer tests, vaccinations, flu shots and more!</li> </ul> <p>Another important thing to remember is that you have the RIGHT to a FREE interpreter. You can utilize this service by asking for an interpreter anytime you visit a clinic or hospital. You can also ask for an interpreter for phone calls with your doctor or nurse.</p>	<p><b>Vocabulary:</b></p> <p><b>benefits</b> (noun): good things included in your health care plan</p> <p><b>effective</b> (adjective): producing a result that is wanted</p> <p><b>keep track</b> (idiom): to continue to know what is happening</p> <p><b>utilize</b>(verb): make use of, use</p>	<p>Directions: Read the questions. Answer the question in complete sentences.</p> <p>1) List 2 suggestions to keep track of your health insurance papers and medical bills.</p> <p>You should _____</p> <p>Also, you should _____</p> <p>2) Why is it important to keep track of your health insurance documents and bills?</p> <p>3) List 2 benefits included in health care plans.</p>	

## Step 4: After Reading

Pass out the **Keeping Track of your Health Insurance and Utilizing your Benefits- Question**. Read the questions aloud as a class. Then, ask Ss to complete the questions using the article for reference. Finally, ask Ss to share their answers with a partner.

## Teacher Directions: Activity 2: Grammar

- **Materials: Keeping Track of your Health Insurance and Utilizing your Benefits; Teacher Grammar Guide** read before class for reference on grammar point

### Step 1: Introduction

Write this sentence on the board: **If it rains, the street gets wet.**

Ask, Ss to identify the verbs. Underline them: If it rains, the street gets wet.

Now, tell Ss that this is an *if* sentence. There are many kinds of sentences that use *if*. In the kind of *if* sentences that we will practice today, *if* is used when the result will ALWAYS happen.

For example, if it rains outside, the street **always** gets wet.

Now, point out that the sentence has two verbs and two sentence parts. Both verbs are in the present tense and both verbs are talking about something that always happens.

Tell Ss that in sentences with *if*, like this one, we can usually replace *if* with the word *when* without changing the meaning.

For example, *When it rains outside, the street gets wet.*

Write a few more examples on the board: Underline the verbs.

- If you **touch** fire, you **get** burned.
- If babies **are** hungry, they **cry**.

### Step 2: Group Practice

Now, write the following sentence frames on the board and ask Ss to complete them, in pairs. Then, share answers as a class. You can also practice changing *if* to *when*.

- 1) If you **are** sick, you **make** an \_\_\_\_\_.
- 2) If it **snows**, the road **gets** \_\_\_\_\_.
- 3) If you **need** help applying for health insurance, you **talk** to a \_\_\_\_\_.

\*possible answers: *appointment, slippery, navigator*

The screenshot shows a page from a 'Teacher Grammar Guide' titled 'Sentences with If... Present Real Conditional'. It explains that the Present Real Conditional is used to describe a condition with a predictable result or to state a fact. It provides examples like 'If you stick your fingers in the fire, they get burned.' and 'When it rains, the street gets wet.' It also lists more examples: 'If people eat too much, they get fat.', 'If you touch fire, you get burned.', and 'If babies are hungry, they cry.'

### Step 3: Independent Practice

Next, have Ss find *If* sentences in the article ***Keeping Track of your Health Insurance and Utilizing your Benefits***. Ask them to underline the *if* sentences they find. Have Ss practice changing *if* to *when* in the sentences they find.

Then, ask Ss comprehension questions. *For example. Why is it important to know your account number? Who can I talk to if I need help understanding a medical bill?*

**Keeping Track of your Health Insurance and Utilizing your Benefits**

When you have a health insurance plan it is important to think about effective ways to keep track of your health insurance.

Keeping track means that you should pay attention to important dates, phone numbers and account numbers.

Here are some suggestions to keep track of your health insurance papers and medical bills:

- 1) Always open your mail. This way you know when bills are due. Also, if you have questions, you know what number to call. (5th grade)
- 2) Always look for the due date on medical bills, copayments or premium statements. If you cannot pay the bill on time, call the number on the paper to speak to someone and let them know. You may be able to pay part of the bill now and the rest later. (5th grade)
- 3) Find the account number. Look at your bill to find the important account number. If you know this important number, it is easier to speak with someone about your bill. (5th grade)
- 4) If you do not understand something you receive in the mail, ask a teacher, friend, social worker, or counselor to help you read it. (5th grade)

It is important to keep track of your health insurance. Always keep track of your health care bills so that you do not miss your health insurance and have to pay more! Keep track of your health insurance and medical bills by saving your mail, looking for due dates, knowing your account number and asking for help when you do not understand.

Health insurance plans in Minnesota offer many benefits for you to utilize. Here is a list of some benefits included in all health plans. Not all of these services are OOP, you may have to see a doctor, for or deductible.

- wellness visits with your doctor
- hospital care
- maternity care
- prescription drugs
- PPO (preferred provider) care like dialysis, lab, cancer tests, vaccinations, flu shots and more!

Another important thing to remember is that you have the RIGHT to a FREE interpretation. You can utilize this service by asking for an interpreter anytime you visit a clinic or hospital. You can also ask for an interpreter for phone calls with your doctor or nurse.

**Vocabulary:**

**benefits** (noun): good things included in your health care plan

**effective** (adjective): producing or resulting in a desired or intended result

**keep track** (idiom): to continue to know what is happening

**utilize** (verb): make use of, use

**Keeping Track of your Health Insurance and Utilizing your Benefits Questions**

Directions: Read the questions. Answer the question in complete sentences.

- 1) List 2 suggestions to keep track of your health insurance papers and medical bills.  
You should \_\_\_\_\_  
Also, you should \_\_\_\_\_
- 2) Why is it important to keep track of your health insurance documents and bills?
- 3) List 2 benefits included in health care plans.

### Teacher Directions: Activity 3: Lifeskill/Literacy & Speaking

- **Materials: Sample Medical Bill; Asking Questions about a Bill Conversation Practice**

#### Step 1: Setting the Context

Ask Ss *What important information is found on a medical bill?* They may list: *due date, amount due, account number, billing department phone number, date of service, type of service, etc.*

Tell Ss that they will practice reading a medical bill to find important information and then practice calling and asking questions about bills.

#### Step 2: Answering Questions about a Medical Bill

Pass out the **Sample Medical Bill**. Have Ss work in pairs to answer the questions. Then, project the Sample Medical Bill on the ELMO or overhead projector. Go over answers as a class. Be sure to define: *billing inquiries* → *the number to call if you have questions about your bill!*

**Sample Medical Bill**

HEALTH CARE SERVICES PROVIDED TO:  
New York Medical Group  
PO BOX 000  
New York, NY 10002-0002

FOR BILLING INQUIRIES: 212-999-0000

Account Number	Amount Due	Insurance
10182015	\$50.00	12345

**Questions about a Medical Bill**

Directions: Look at the Medical Bill. Answer the Questions.

- 1) What number should you call if you have questions about this medical bill?
- 2) How much money is due now?
- 3) What services is this bill for?
- 4) What is the patient account number?
- 5) Where should you mail a check?
- 6) How much was covered by insurance?

#### Step 3: Practice Calling and Asking Questions about a Bill

Now, tell Ss that you have a problem with this bill, you think it is too high. Tell Ss that you are supposed to only have a \$25 co-pay on all office visits with your doctor! Ask Ss *What should I do?* → *Call the billing inquiries number!*

Pass-out the **Asking Questions About a Bill Conversation Practice** and have Ss practice in pairs. If time, you could ask Ss to practice calling without a script.

Note: Let Ss know that it is a good idea to ask for the name of the person they are talking to. They should write this down for their records. This helps if there is any confusion later. In this case, if they receive another bill in the mail for the same amount.

**Asking Questions about a Medical Bill Conversation Practice**

Directions: Practice the conversations with a partner.

**Practice leaving a message**

Customer Service: Hello, this is the billing help desk. We are open Monday-Friday from 9am to 5pm. Please leave a detailed message with your full name, patient account number and question after the beep.

Caller: Hi, my name is \_\_\_\_\_. My account number is 45060.  
I am calling because my bill is too high. My number is \_\_\_\_\_. Thank you.

**Practice talking to a customer service representative.**

Customer Service: Hello, this is the billing desk. How may I help you?  
Caller: I am calling because I got a bill in the mail, but I already paid this bill.  
Customer Service: What is your full name?  
Caller: \_\_\_\_\_  
Customer Service: What is the account number on your bill?  
Caller: 126786  
Customer Service: I see that we received your payment of \$50.00. You do not owe anything else.  
Caller: Thank you. Could I please have your name to write down for my records?  
Customer Service: Yes, my name is \_\_\_\_\_.  
Caller: Thank you, goodbye.



## Teacher Directions: Wrap-up

Time permitting, ask Ss to finish this sentence frame to tell you something they learned today. Write on the board: *If you \_\_\_\_\_, you \_\_\_\_\_.* Ex. *If you need to call about a medical bill, you need to know the account number.*

## Healthcare Vocabulary- STUDENT COPY



cut out word and definitions for students

health insurance	Something you buy so that if you get sick, you will not have to pay <i>all</i> of your medical bills by yourself.
copay (copayment)	The fee that YOU are expected to pay for a medical service, such as a doctor's appointment or prescription.
well-care visit	An appointment with your doctor or nurse when you are <b>not</b> sick. This visit helps to <b>prevent</b> health problems. It can also be called a check-up.
essential	absolutely necessary; extremely important
premium	The amount of money that you must pay for your health insurance or plan, usually paid monthly.
deductible	A certain amount you have to pay for healthcare before insurance starts paying for you.
affordable	inexpensive; reasonably priced
Affordable Care Act	A law passed in 2010 that makes healthcare less expensive for many people. It is sometimes called Obamacare.
MNsure	The online marketplace where you can find information about insurance plans and find a navigator, or a person to help you sign-up for health insurance in your language.
Navigator	People who are trained to answer your questions and help you find the best health insurance plan for you. Their help is FREE and available in your first language.

# Keeping Track of your Health Insurance and Utilizing your Benefits

When you have a health insurance plan it is important to think about **effective** ways to **keep track of** your health insurance.

**Keeping track** means that you should pay attention to important dates, phone numbers and account numbers.

Here are some suggestions to keep track of your health insurance papers and medical bills:

- 1) **Always open your mail.** This way you know when bills are due. Also, if you have questions, you know what number to call.
- 2) **Always look for the due date** on medical bills, copayments or premium statements. If you cannot pay the bill on time, call the number on the paper to speak to someone and let them know. You may be able to pay part of the bill now and the rest later.
- 3) **Find the account number.** Look at your bill to find the important account number. If you know this important number, it is easier to speak with someone about your bill.
- 4) **If you do not understand something you receive in the mail, ask a teacher, friend, social worker, or counselor to help you read it.**

## Vocabulary:

**benefits (noun):** *good things included in your health care plan*

**effective (adjective):** *producing a result that is wanted*

**keep track (idiom):** *to continue to know what is happening*

**utilize(verb):** *make use of, use*

It is important to keep track of your health insurance. Always keep track of your health care bills so that you do not lose your health insurance and have to reapply! Keep track of your health insurance and medical bills by opening your mail, looking for due dates, knowing your account number and asking for help when you do not understand.

Health insurance plans in Minnesota offer many benefits for you to **utilize**. Here is a list of some benefits included in all health plans. Not all of these services are free. You may have to pay a copay fee or deductible.

- well-care visits with your doctor
- hospital stays
- maternity care
- prescription drugs
- FREE preventative care like diabetes tests, cancer tests, vaccinations, flu shots and more!

**Another important thing to remember is that you have the RIGHT to a FREE interpreter.** You can utilize this service by asking for an interpreter anytime you visit a clinic or hospital.

Reference: [www.mnsure.org](http://www.mnsure.org)

# Keeping Track of your Health Insurance and Utilizing your Benefits

## Questions

Directions: Read the questions. Answer in complete sentences.

- 1) List 2 suggestions to keep track of your health insurance papers and medical bills.**

You should \_\_\_\_\_  
\_\_\_\_\_.

Also, you should \_\_\_\_\_  
\_\_\_\_\_.

- 2) Why is it important to keep track of your health insurance documents and bills?**

- 3) List 2 benefits included in health care plans.**

# Teacher Grammar Guide

## Sentences with *If* - Present Real Conditional

Adapted from: <http://writingcenter.unc.edu/handouts/conditionals-verb-tense-in-if-clauses/> and <http://www.perfect-english-grammar.com/conditionals.html>

The Present Real Conditional is used to describe a condition with a predictable result or to state a fact. There are many kinds of conditional sentences with *if*. The kind that we will learn about today is used when the result will always happen.

For example: If you **stick** your fingers in the fire, they **get** burned.

The **present real conditional** is found in sentences with two parts. These two sentence parts are called **clauses**.

We use the word *if* to make Present Real Conditional sentences. To make sentences with the Present Real Conditional we have one simple present verb in each clause.

- If + simple present verb, + simple present verb.
- Examples: If it **is** cold, I **wear** a jacket.      *If* it **rains**, the street **gets** wet.



In these kinds of conditional sentences, the word *if* can usually be replaced by the word *when* without changing the meaning.

For example: *When* it **rains**, the street gets **wet**.      *When* it **is** cold, I **wear** a jacket.

Here are some more examples. The verbs are in **bold**.

- If people **eat** too much, they **get** fat.
- If you **touch** fire, you **get** burned.
- If babies **are** hungry, they **cry**.

# Sample Medical Bill

<p><b>MAKE CHECKS PAYABLE TO:</b></p> <p><b>New York Medical Group</b>  <b>PO BOX 202</b>  <b>New York, NY 10002-0202</b></p> <p>FOR BILLING INQUIRIES: 212-999-0000</p> <p style="text-align: center;">   <b>John Doe</b>  <b>123 Main Street</b>  <b>Anytown, US 12345-6789</b> </p>	<p style="text-align: center; font-size: small;">IF PAYING BY MASTERCARD, DISCOVER, VISA OR AMERICAN EXPRESS, FILL OUT BELOW</p> <p style="text-align: center; font-size: x-small;">CHECK CARD USING FOR PAYMENT</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center; font-size: x-small;"> <input type="checkbox"/> MASTERCARD             </td> <td style="text-align: center; font-size: x-small;"> <input type="checkbox"/> DISCOVER             </td> <td style="text-align: center; font-size: x-small;"> <input type="checkbox"/> VISA             </td> <td style="text-align: center; font-size: x-small;"> <input type="checkbox"/> AMERICAN EXPRESS             </td> </tr> <tr> <td style="font-size: x-small;">CARD NUMBER</td> <td colspan="3" style="font-size: x-small;">SIGNATURE CODE</td> </tr> <tr> <td colspan="2" style="font-size: x-small;">SIGNATURE</td> <td colspan="2" style="font-size: x-small;">EXP. DATE</td> </tr> <tr> <td style="font-size: x-small;">STATEMENT DATE</td> <td style="font-size: x-small;">PAY THIS AMOUNT</td> <td colspan="2" style="font-size: x-small;">PATIENT ACCT#</td> </tr> <tr> <td style="text-align: center;">10/18/2013</td> <td style="text-align: center;">\$65.00</td> <td colspan="2" style="text-align: center;">12345</td> </tr> <tr> <td colspan="4" style="text-align: right; font-size: x-small;">SHOW AMOUNT PAID HERE \$</td> </tr> </table> <p style="text-align: center; font-size: small;">   <b>New York Medical Group</b>  <b>PO BOX 202</b>  <b>New York, NY 10002-0202</b> </p>	<input type="checkbox"/> MASTERCARD	<input type="checkbox"/> DISCOVER	<input type="checkbox"/> VISA	<input type="checkbox"/> AMERICAN EXPRESS	CARD NUMBER	SIGNATURE CODE			SIGNATURE		EXP. DATE		STATEMENT DATE	PAY THIS AMOUNT	PATIENT ACCT#		10/18/2013	\$65.00	12345		SHOW AMOUNT PAID HERE \$			
<input type="checkbox"/> MASTERCARD	<input type="checkbox"/> DISCOVER	<input type="checkbox"/> VISA	<input type="checkbox"/> AMERICAN EXPRESS																						
CARD NUMBER	SIGNATURE CODE																								
SIGNATURE		EXP. DATE																							
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<input type="checkbox"/> Please check box if above address is incorrect or insurance information has changed, and indicate change(s) on reverse side.		STATEMENT	PLEASE DETACH AND RETURN TOP PORTION WITH YOUR PAYMENT																						
DATE OF SERVICE	CODE	DESCRIPTION OF SERVICE	CHARGES	PAYMENTS	BALANCE																				
10/10/13	XXXX4	OFFICE VISIT, 25 MINUTES	\$200.00	\$140.00	\$60.00																				
10/10/13	XXXX5	BLOOD DRAW	\$20.00	\$15.00	\$5.00																				
<b>CURRENT</b>	<b>30-60 DAYS</b>	<b>60-90 DAYS</b>	<b>90-120 DAYS</b>	<b>120+ DAYS</b>	<b>AMOUNT DUE:</b>																				
\$65.00					\$65.00																				

Sample medical bill can be found online at: [http://fairhealthconsumer.org/medical\\_bill.pdf](http://fairhealthconsumer.org/medical_bill.pdf)

# Questions about a Medical Bill

Directions: Look at the Medical Bill. Answer the Questions.

- 1) What number should you call if you have questions about this medical bill?
  
- 2) How much money is due now?
  
- 3) What services is this bill for?
  
- 4) What is the patient account number?
  
- 5) Where should you mail a check?
  
- 6) How much was covered by insurance?

# Asking Questions about a Medical Bill

## Conversation Practice



**Directions: Practice the conversations with a partner.**

Practice leaving a message

**Customer Service:** Hello, this is the billing help desk. We are open Monday-Friday from 9am to 5pm. Please leave a detailed message with your full name, patient account number and question after the beep.

**Caller:** Hi, my name is \_\_\_\_\_. My account number is 45060.

I am calling because my bill is too high. My number is \_\_\_\_\_. Thank you.

Practice talking to a customer service representative.

**Customer Service:** Hello, this is the billing desk. How may I help you?

**Caller:** I am calling because I got a bill in the mail, but I already paid this bill.

**Customer Service:** What is your full name?

**Caller:** \_\_\_\_\_

**Customer Service:** What is the account number on your bill?

**Caller:** 256786

**Customer Service:** I see that we received your payment of \$65.00. You do not owe anything else.

**Caller:** Thank you. Could I please have your name to write down for my records?

**Customer Service:** Yes, my name is \_\_\_\_\_.

**Caller:** Thank you, good-bye.



# Emergency Room Unit: Week 1, Thursday

Day 4: What is the importance of self-advocacy when navigating the healthcare system?

<b>Objectives</b> <i>Learners will be able to...</i>	<b>Materials</b>
<p><b>Lifeskill/Listening:</b> Listen for specific information in order to summarize the benefits of maintaining a primary care clinic for well-care visits.</p> <p><b>Grammar:</b> Complete sentence frames using the present real conditional (if statements) to state facts about healthcare.</p> <p><b>Literacy:</b> Write sentences to go along with a picture story about the importance of asking questions at a doctor's appointment.</p> <p><b>Lifeskill:</b> Understand that it is the legal responsibility of the health care provider to provide an interpreter.</p> <p><b>Speaking:</b> Practice asking questions at the doctor's office with a partner.</p>	<p><b>Make Student Copies</b></p> <ul style="list-style-type: none"><li>• Handout: <b>Listening Activity- Student Copy</b></li><li>• Handout: <b>At a Doctor's Appointment-Picture Story</b></li><li>• Handout: <b>At a Doctor's Appointment- Conversation Practice</b> (time permitting)</li><li>• Handout: <b>Post Test</b></li></ul> <p><b>Make Single Copies or Reference</b></p> <ul style="list-style-type: none"><li>• <b>Healthcare Vocabulary-Teacher Copy</b></li><li>• <b>Listening Activity- Teacher Copy</b></li></ul> <p><b>Props, Technology, or Other Resources</b></p> <ul style="list-style-type: none"><li>• Fly swatters</li><li>• TV/DVD player</li><li>• ECHO DVD</li></ul>

## Lesson Plan

### Review: (20-30mins)

Description: Ss will play the **fly swatter** game to review vocabulary learned this week.

Materials/Prep: **fly swatters** (ask your coordinator for these or obtain a set for your class); make one copy of **Healthcare Vocabulary- Teacher Copy**.

### Activity 1: Lifeskill/Listening & Grammar (25-30 mins)

Description: Ss will watch a video and listen for specific information in order to complete a gap-fill exercise. Ss will use what they learned in the video to summarize the benefits of maintaining a primary care clinic.

Materials/Prep: **TV/DVD player, ECHO DVD; Listening Activity-Student Copy, Listening Activity- Teacher Copy**

### Activity 2: Lifeskill/Literacy (25-30 mins)

Description: Ss will interpret a picture story about going to an appointment at the doctor's office to prompt a discussion about the importance of asking questions at a doctor's appointment.

Materials/Prep: **At a Doctor's Appointment- Picture Story**

### Activity 3: Speaking (20-25 mins)

**\*Time permitting\* ONLY do this activity if you will have time for the Post Test**

Description: Ss will practice asking questions at the doctor's office with a partner.

Materials/Prep: **At a Doctor's Appointment- Conversation Practice**

### Post Test (15mins)

Make copies of the **Post Test** and give them to Ss. **Make sure they write their names on their tests.** Collect the tests afterwards and give them to your Coordinator.

## Teacher Directions: Review

- Materials: **Healthcare Vocabulary- Teacher Copy; fly swatters**

### Step 1: Review

Write the words from the **Healthcare Vocabulary-Teacher Copy sheet** on the board. Divide learners into two teams. Representatives from each team come to the board and each gets a flyswatter. Teacher reads the definition and/or gives an example. The students compete to be the first to “swat” the correct word. Award point to the team that swatted first and call two new representatives up to the board.

Healthcare Vocabulary	
Teacher Copy	
health insurance	Something you buy so that if you get sick, you will not have to pay all of your medical bills by yourself.
copay (copayment)	The fee that YOU are expected to pay for a medical service, such as a doctor's appointment or prescription.
well-care visit	An appointment with your doctor or nurse when you are not sick. This visit helps to prevent health problems. It can also be called a check-up.
essential	absolutely necessary; extremely important
premium	The amount of money that you must pay for your health insurance or plan, usually paid monthly.
deductible	A certain amount you have to pay for healthcare before insurance starts paying for you.
affordable	inexpensive; reasonably priced
Affordable Care Act	A law passed in 2010 that makes healthcare less expensive for many people. It is sometimes called Obamacare.
MHealth	The online marketplace where you can find information about insurance plans and find a navigator, or a person to help you sign-up for health insurance in your language.
navigator	People who are trained to answer your questions and help you find the best health insurance plan for you. Their help is FREE and available in your first language.

## Teacher Directions: Activity 1: Life Skill/Listening & Grammar

- Materials: **TV/DVD player, ECHO DVD; Listening Activity-Student Copy, Listening Activity- Teacher Copy**

### Step 1: Setting the Context

Ask Ss if anyone has a Primary doctor they see for well-care visits/appointments? If people do, ask them *Why is it a good idea to see a primary doctor for well care visits?* → *The doctor gets to know you and your family well; well care visits are regular preventative care – so instead of waiting until something is REALLY bad and you have to go to the ER/Urgent Care, a primary doctor can catch things earlier if you attend well-care visits.*

### Step 2: Introduction

Tell Ss that they will watch a video called “Accessing Healthcare in Minnesota.” This is the same video that Ss watched on Tuesday. Review that the verb to **access** means → *the right to get or make use of something*. Explain that Ss will listen for information at the end of the video today. Ss will listen to find out more about **Why it is a good idea to see a primary care doctor for well care visits?**

### Discuss and Define these vocabulary words with Ss BEFORE watching the video

**primary care clinic** → Primary care clinics help you stay healthy . You visit a primary care clinic to prevent yourself from being sick. Primary means FIRST, so a primary care clinic is the FIRST place you should visit to keep you from getting sick.

**Preventative Care** → Preventative care includes things like well-care visits with your doctor. These kinds of appointments keep you from getting sick. Preventative means to keep something bad from happening, like sickness.

### Step 3: Listening Activity

Turn on the **ECHO DVD**. Stop the video after each paragraph on the **Teacher Copy** of the **Listening Activity** handout and check Ss’ comprehension (i.e., ask them what the main idea is in this scene and/or what’s going on). Do this after each paragraph and for the duration of the script; then stop the DVD and ask for questions.

Now pass out the **Student Copy** of the **Listening Activity** handout and explain that Ss will have to listen for the missing words. Explain that you will stop the video periodically so they will have time to write, and that they will listen to the video as many times as is necessary; also tell them not to worry about spelling.

Tell them that they will specifically be listening for vocabulary words AND information about **Why it is a good idea to see a primary care doctor for well care visits?**

Pair Ss up afterwards and have them read the script together to check answers. **The bolded words on the Teacher Copy are the missing words Ss needed to listen for.**

Then, regroup and have them listen to the teacher read the entire script aloud again, if necessary.

### Step 3: Summarize

Now, write these sentence frames on the board:

- If you make well-care appointments with your doctor, your doctor can \_\_\_\_\_.**
- If you need to see a doctor for primary care or a well-care visit, you make \_\_\_\_\_.**
- If you need an interpreter at your appointment, your clinic provides \_\_\_\_\_.**

Ask Ss to complete these sentence frames. Ss learned about *if* statements yesterday. Remind them that they should try to make these statements TRUE or write a sentence that is usually true. They can look back at the **Listening Activity** from the video for help with answers.

**\*Note\*** if Ss are struggling you can write these answers on the board and ask Ss to use them to complete the sentences using these: **keep you healthy, an appointment, an interpreter for free**

Then, ask Ss to share their completed sentence frames to summarize truths about primary care/well care visits.

## Teacher Directions: Activity 2: Lifeskill/Literacy

- **Materials: At a Doctor's Appointment- Picture Story**

### Step 1: Setting the Context

Write this question on the board **Do you ask your doctor questions, why or why not?**

<p><b>Listening Activity- Teacher Copy</b></p> <p><b>ECHO Script</b></p> <p>Taking care of your health is <b>important</b>. Sometimes it is necessary to see doctors, nurses, specialists and other healthcare providers to stay healthy. And in the United States, you cannot get good healthcare without having some kind of health insurance.</p>	<p>sick or injured. The emergency room is <b>ONLY</b> for true life-and-death emergencies, and is not a good way to stay healthy.</p> <p>Primary care is ideal for keeping your family healthy and safe. Make appointments to get care when YOU need it, instead of sitting and waiting like the emergency room. Clinics can provide a free medical interpreter to help you understand and communicate with doctors and nurses.</p> <p>Your health is important for you and your loved ones. The best way to keep yourself and your family healthy is to understand, get and use health insurance to access healthcare. If you're using <b>Minnesota</b> to find affordable insurance, don't be afraid to get free help from a <b>Minnesota</b> Navigator who speaks your language. Be healthy, be safe, be ready. Thanks for watching.</p>
<p><b>Listening Activity- Student Copy</b></p> <p><b>ECHO Script</b></p> <p>Taking care of your health is _____. Sometimes it is necessary to see doctors, nurses, specialists and other healthcare providers to stay healthy. And in the United States, you cannot get good healthcare without having some kind of _____.</p> <p>Hello, I'm _____ health insurance can be very confusing. There are many different plans and programs available, from many different insurance companies. Most plans require you to pay a monthly cost called a _____. Some plans require you to pay a _____ fee whenever you see a healthcare provider. Some have a _____ a certain amount you have to pay for healthcare before insurance starts paying for you. And thanks to changes in federal law, there are now more insurance options than ever before.</p> <p>In 2010, the United States government passed a law called the _____, sometimes called "Obamacare". This law requires nearly <b>EVERYONE</b> to have health insurance. But it also created new ways for people to get _____ insurance. Each state was allowed to enact the law in its own way. Minnesota created _____ an online marketplace where people can shop for insurance plans that best fit their needs. <b>Minnesota</b> is the only way to get financial help toward insurance, whether through tax credits or programs like "Medical Assistance" and "MinnesotaCare".</p> <p>If you can get health insurance through your job or elsewhere, you probably don't need to use the <b>Minnesota</b> marketplace. But if you can't get affordable insurance on your own, or need financial help, <b>Minnesota</b> is the place to start.</p> <p>If you're using the <b>Minnesota</b> marketplace, you can get _____ help. Insurance is complicated, and all kinds of financial, medical and personal information may be needed to apply. <b>Minnesota</b> created trained experts called _____ their job is to help Minnesotans _____ for and learn how to use health insurance through <b>Minnesota</b>. Their help is free, and there are navigators who _____ add understand your language.</p>	<p>Once you have health insurance, AND you know what costs you are responsible for, it's time to put your health insurance to use. The <b>BEST</b> way to take care of your health is to get regular preventive care at a primary care clinic. The doctors and nurses at your clinic get to know you and your family, and can help keep you healthy over the long term, not just when someone is sick or injured. The emergency room is <b>ONLY</b> for true life-and-death emergencies, and is not a good way to stay healthy.</p> <p>Primary care is ideal for keeping your family healthy and safe. Make appointments to get care when YOU need it, instead of sitting and waiting like the emergency room. Clinics can provide a free medical interpreter to help you understand and communicate with doctors and nurses.</p> <p>Your health is important for you and your loved ones. The best way to keep yourself and your family healthy is to understand, get and use health insurance to access healthcare. If you're using <b>Minnesota</b> to find affordable insurance, don't be afraid to get free help from a <b>Minnesota</b> Navigator who speaks your language. Be healthy, be safe, be ready. Thanks for watching.</p>

Ask Ss to recall the last time they went to a doctor or their primary care clinic. *Did they ask the doctor or nurse questions? What kind of questions did they ask? Why did they ask questions?* If Ss say they did not ask questions, ask them to share why.

### Step 2: Picture Story

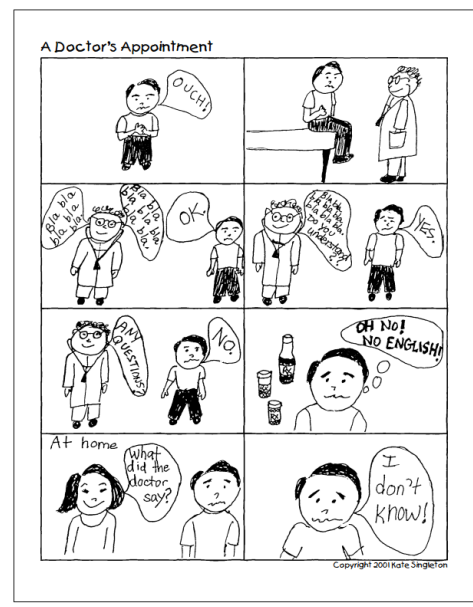
Pass out the **A Doctor's Appointment** picture story by Kate Singleton, 2001. In pairs or small groups, ask Ss to look at each picture and talk about what is happening.

Then, have Ss write a sentence for each picture in their notebooks.

Ask a few Ss to share their sentences.

### Step 3: Discussion

Ask Ss *Has this ever happened to you? How do you think the man feels, why? What advice would you give this man? Do you think the man should have asked his doctor questions? Why or why not? What question/s should he have asked?*



Tell Ss that asking questions at a doctor's appointment in the United States is very important and doctors and nurses EXPECT or WANT you to ask questions. Tell Ss that they should think about questions they would like to ask their doctor BEFORE their appointment. Then, they will be ready to ask their question at the appointment.

Remind Ss that **another important thing to remember is that you have the RIGHT to a FREE interpreter.** You can utilize this service by asking for an interpreter anytime you visit a clinic or hospital. You can also ask for an interpreter for phone calls with your doctor or nurse

## Teacher Directions: Activity 3: Speaking

### \*TIME PERMITTING\*

- **Materials: At a Doctor's Appointment- Conversation Practice**

#### Step 1: Brainstorm

Ask Ss to think about the last time they went to the doctor's office. *Why did they go? What was the problem? How did the feel, etc.* Now, ask Ss to brainstorm of a list of possible questions they could have asked their doctor or healthcare provider at their last appointment OR questions they would like to ask their doctor at their next appointment. Write Ss ideas on the board.

**Examples:** *Why do I need to take this medicine? Do I need to take this medicine with food or water? What does \_\_\_\_\_ mean? What are the side effects of this medicine? When will I start feeling better? Etc.*

#### Step 2: Conversation Practice

**At a Doctor's Appointment-Conversation Practice**

**Directions:** With a partner, practice asking your doctor questions.

**Doctor:** How are you today?

**Patient:** I feel bad. My \_\_\_\_\_ hurts.


**Doctor:** I'm sorry to hear that. I am going to prescribe this medicine. You should take it two times a day.

**Patient:** Do I need to take this medicine with food?

**Doctor:** No, but you *should* drink 1 glass of water when you take the medicine. Do you have any other questions?

**Patient:** \_\_\_\_\_?

**Doctor:** \_\_\_\_\_.



Role play going to a doctor's appointment. Teacher models the conversation with a volunteer Ss first!

**NOTE: At the bottom of the page Ss can think of their own question to ask the doctor and the doctor gives their own answer.**

Then, have Ss practice the conversation model in partners. Finally, ask pairs to share their conversations aloud to the whole group.

Step 3: Checking for Understanding/ Review Modal of Advice: Should

Earlier this week Ss practiced giving advice with should.

Ask Ss ***Why should you ask your doctor questions?***

Write this sentence frame on the board and ask Ss to complete it:

***You should \_\_\_\_\_ because \_\_\_\_\_.***

# Healthcare Vocabulary

## Teacher Copy

health insurance	Something you buy so that if you get sick, you will not have to pay <i>all</i> of your medical bills by yourself.
copay (copayment)	The fee that YOU are expected to pay for a medical service, such as a doctor's appointment or prescription.
well-care visit	An appointment with your doctor or nurse when you are <b>not</b> sick. This visit helps to <b>prevent</b> health problems. It can also be called a check-up.
Essential	absolutely necessary; extremely important
Premium	The amount of money that you must pay for your health insurance or plan, usually paid monthly.
Deductible	A certain amount you have to pay for healthcare before insurance starts paying for you.
affordable	inexpensive; reasonably priced
Affordable Care Act	A law passed in 2010 that makes healthcare less expensive for many people. It is sometimes called Obamacare.
MNsure	The online marketplace where you can find information about insurance plans and find a navigator, or a person to help you sign-up for health insurance in your language.
Navigator	People who are trained to answer your questions and help you find the best health insurance plan for you. Their help is FREE and available in your first language.

# Listening Activity- Teacher Copy

**ECHO** *Script*



Taking care of your health is important. Sometimes it is necessary to see doctors, nurses, specialists and other healthcare providers to **stay healthy**. And in the United States, you cannot get good healthcare without having some kind of health insurance.

Hello, I'm Sanni. Health insurance can be very confusing. There are many different plans and programs available, from many different insurance companies. Most plans require you to pay a monthly cost called a "premium". Some plans require you to pay a "**copay**" fee whenever you see a healthcare provider. Some have a "deductible", a certain amount you have to pay for healthcare before insurance starts paying for you. And thanks to changes in federal law, there are now more insurance options than ever before.

In 2010, the United States government passed a law called the "Affordable Care Act", sometimes called "Obamacare". This law requires nearly EVERYONE to have health insurance. But it also created new ways for people to get **affordable** insurance. Each state was allowed to enact the law in its own way. Minnesota created "MNSure", an online marketplace where people can shop for insurance plans that best fit their needs. MNSure is the only way to get financial help toward insurance, whether through tax credits or programs like "Medical Assistance" and "MinnesotaCare".

If you can get health insurance through your job or elsewhere, you probably don't need to use the MNSure marketplace. But if you can't get affordable insurance on your own, or need financial help, MNSure is the place to start.

If you're using the MNSure marketplace, you CAN get **free** help. Insurance is complicated, and all kinds of financial, medical and personal information may be needed to apply. MNSure created trained experts called "Navigators". Their job is to help Minnesotans understand, apply for and learn how to use health insurance through MNSure. Their help is free, and there are Navigators who speak and understand your language.

Sometimes people think that, once they are insured, all healthcare will be free. Unfortunately, that just isn't true. You need to understand how YOUR insurance plan works. Make sure you know what your responsibilities are. What is your monthly premium to stay insured? How high is your deductible each year? Do you have a copay fee when you see your doctor?

## Listening Activity- Teacher Copy, page 2

Once you have health insurance, AND you know what costs you are responsible for, it's time to put your health insurance to use. The **BEST** way to take care of your health is to get regular preventive care at a **primary care** clinic. The doctors and nurses at your clinic **get to know** you and your family, and can help **keep** you healthy over the long term, not just when someone is sick or injured. The emergency room is **ONLY** for true life-and-death emergencies, and is not a good way to **stay** healthy.

Primary care is ideal for **keeping** your family healthy and safe. Make **appointments** to get care when YOU need it, instead of sitting and waiting like the emergency room. Clinics can provide a **free** medical interpreter to help you understand and communicate with doctors and nurses.

Your health is important for you and your loved ones. The best way to keep yourself and your family healthy is to understand, get and use health insurance to **access** healthcare. If you're using MNsure to find affordable insurance, don't be afraid to get free help from a MNsure **Navigator** who speaks your language. Be healthy, be safe, be ready. Thanks for watching.



# Listening Activity- Student Copy

**ECHO** *Script*



Taking care of your health is important. Sometimes it is necessary to see doctors, nurses, specialists and other healthcare providers to \_\_\_\_\_. And in the United States, you cannot get good healthcare without having some kind of health insurance.

Hello, I'm Sanni. Health insurance can be very confusing. There are many different plans and programs available, from many different insurance companies. Most plans require you to pay a monthly cost called a premium. Some plans require you to pay a \_\_\_\_\_ fee whenever you see a healthcare provider. Some have a deductible, a certain amount you have to pay for healthcare before insurance starts paying for you. And thanks to changes in federal law, there are now more insurance options than ever before.

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Once you have health insurance, AND you know what costs you are responsible for, it's time to put your health insurance to use. The \_\_\_\_\_ way to take care of your health is to get regular

## Listening Activity- Student Copy, page 2

preventive care at a \_\_\_\_\_ clinic. The doctors and nurses at your clinic \_\_\_\_\_ you and your family, and can help \_\_\_\_\_ you healthy over the long term, not just when someone is sick or injured. The emergency room is \_\_\_\_\_ for true life-and-death emergencies, and is not a good way to \_\_\_\_\_ healthy.

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# At a Doctor's Appointment-Picture Story

By Kate Singleton (2001) view at [http://www.cal.org/caela/esl\\_resources/Health/story/doctor.html](http://www.cal.org/caela/esl_resources/Health/story/doctor.html)

## A Doctor's Appointment



Copyright 2001 Kate Singleton

# At a Doctor's Appointment-Conversation Practice

**Directions:** With a partner, practice asking your doctor questions.

**Doctor:** How are you today?

**Patient:** I feel bad.  
My \_\_\_\_\_ hurts.



**Doctor:** I'm sorry to hear that. I am going to prescribe this medicine. You *should* take it two times a day.

**Patient:** Do I need to take this medicine with food?

**Doctor:** No, but you *should* drink 1 glass of water when you take the medicine. Do you have any other questions?

**Patient:** \_\_\_\_\_?

**Doctor:** \_\_\_\_\_.

# ECHO Accessing Health Care Unit: Post Test

Name:

Date:

School Name:

<i>Questions about Health Care</i>	<b>Yes</b>	<b>No</b>	<b>Not Sure</b>
1. Do you know how health insurance works?			
2. Do you know where to go to get health care for you and your family?			
3. Do you know where to go in your community to get information or help with medical care?			
4. Do you know where to go in your community to get information or help with health insurance?			
5. Do you know how to use your health insurance when you go to the clinic and to pay the medical bills?			
6. Are you sure that you can get the health care you want or need?			

Read each statement.

Circle

True or False.

7. Health insurance is free. I do not have to pay for it.	TRUE	FALSE
8. I have the right to ask for a free interpreter when I go to the doctor.	TRUE	FALSE
9. It is important to prepare questions for my doctor before my appointment.	TRUE	FALSE

Choose one answer.

Circle

your answer.

10. What are navigators?

- e) They help people apply for and use health insurance.
- f) They are from trusted organizations trained to provide free face-to-face application and enrollment help.
- g) Navigators help people in many different languages.
- h) All of the above are correct.

11. What is a copay?

- d) A fixed amount **you** pay for a health care service. For example, a well-care visit with your doctor.
- e) A health insurance program for people over 65.
- f) The amount that must be paid for your health insurance or plan. You and/or your employer usually pay it every month or year.

12. What are well-care visits?

- e) A time for you to speak with your doctor or nurse and **ask questions** about your health.
- f) An appointment you make with your doctor or nurse when you are **not** sick.
- g) A visit with your doctor or nurse to **prevent** health problems.
- h) All of the above are correct.

**Read the questions. Write your answers.**

13. What are some important things you should look for on a medical bill?

14. Why is it **essential** to have health insurance?

References: Glossary of Insurance Terms. (n.d.). Retrieved June 18, 2015, from <https://www.mnsure.org/resources/glossary.jsp>

Why health coverage is important. (n.d.). Retrieved June 18, 2015, from <https://www.healthcare.gov/why-coverage-is-important/>