Lesson Plan

Healthcare Literacy: Navigating Medical Care™

Paying for Care

45 minutes

Prerequisite: Healthcare Literacy: Paying for Care

INSTRUCTIONS

Each digital lesson is supplemented with a follow-up synchronous lesson plan to extend and reinforce learning. Activities and questions are structured in a way that supports both in-person and virtual classroom settings.

OBJECTIVES

Students will be able to…

- Understand the contributing factors to medical debt.
- Demonstrate how to ask for and offer assistance to enhance the health of self and others.
- Analyze the benefits of HSAs and FSAs.

MATERIALS

In-Person Lesson

- Pencils/Markers
- Computers, Laptops, or Tablets
- *Healthcare Billing Mishaps* handout
- *Avoiding Medical Debt* handout

Virtual Lesson

- Pencils
- Computers, Laptops, or Tablets
- *Healthcare Billing Mishaps* file
- *Avoiding Medical Debt* file

LESSON OVERVIEW

This lesson will challenge students to apply what they have learned in the digital lesson *Healthcare Literacy: Paying for Care* by analyzing three scenarios and recommending cost-saving and debt-avoidance strategies for each character.

SECTION	DESCRIPTION	FORMAT	DURATION
Opening	**Discuss the learning from *Healthcare Literacy: Seeking Care*:** • What surprised you or was new information for you about paying for medical bills? Potential answers: • Explanation of Benefits • Itemized bills can reduce costs • Payment plans are available • Billing codes • Getting separate bills for doctors and facilities • That you can negotiate medical bills	Virtual: **Answer** individually in chat or hold up a written piece of paper. In-Person: **Discuss** with a partner. **Share** out with the class.	2 mins
Activity	Have students read the three scenarios on the Healthcare Billing Mishaps handout and complete questions 1–6. Use the teacher answer key to lead a discussion about how students answered the questions and if they have any additional ideas to help improve or prevent the medical billing issues of the three characters.	Virtual: **Read** and **Answer** in virtual breakout groups or individually. **Discuss** as a virtual class. In-Person: **Read** and **Answer** in small groups, partners, or individually. **Discuss** as a class.	13 mins
Activity	Explain that medical debt is a very serious issue that leads to bankruptcy for millions of Americans each year. • Distribute a copy of the Avoiding Medical Debt handout Instruct students to annotate the reading with: • Points that they want to remember • Information that is new to them • Questions that they have	Virtual: **Read** and **Annotate** Individually. In-Person: **Read** and **Annotate** Individually.	15 mins
Discussion	**Discuss the Avoiding Medical Debt handout by going over the key concepts of:** • Preparing for medical bills • Disputing medical bills	Virtual: **Discuss** as a whole class. In-Person: **Discuss** with a partner.	10 mins

SECTION	DESCRIPTION	FORMAT	DURATION
	• Paying medical bills	**Share** out with the class.	
Closing	"Great work everyone! Today we learned a little more about reducing high medical bills and avoiding medical debt. Hopefully you will see how you can apply this information to your own life."	**Formalize** learning with the whole group.	1 min
Evaluation	At the end of the lesson, have students answer the question at the end of their Medical Bill Mishap handout: question as an exit ticket: • What are the 5 takeaways that you would like to remember about keeping medical costs down?	**Assess** individually.	4 mins

ANSWER KEY

HEALTHCARE BILLING MISHAPS

Scenario A

What could be some causes of her high bill?	The specialist may have been out of network or the prescription ointment may not have been covered by her insurance. (Maybe she should have gone with generic ointment.)
What could she have done differently to have a lower bill?	Verified that the specialist was in- network or asked for generic ointment.

Scenario B

What could be a reason for why he has more than one bill?	One bill could have been for the doctor, the other for the hospital, or an anesthesiologist.
What could he ask for to better understand each bill?	An itemized bill
What could Jermaine do in order to avoid using his credit card?	Ask for a payment plan and see if it has lower fees and interest rates than his credit cards.

Scenario C

How could she have taken care of her finger at a lower price?	She could have gone to an urgent care facility that has x-rays because they would have lower fees than an ER.