

## EL/Civics Lesson Plan

Program Name CHUH ABLE (Cleveland Heights)

Staff Responsible for Lesson S. Ling

Date(s) Used	April 6, 2010
Civics Category	II. Civics Participation
Civics Objective	20. Health - Insurance (New Insurance Reform)
Time Frame to Complete Lesson	Two class sessions (5 hours with 15 minute breaks in both class sessions)
EFL(s)	NRS Level 6
Standard(s)/Components of Performance	<ul style="list-style-type: none"> <li>• Reading American news articles</li> <li>• Reading to gather knowledge and assimilate knowledge</li> </ul>
Benchmark(s)	R.6.1, R.6.2, R.6.3, R.6.4, R.6.5, S.6.4, S.6.5.
Materials	See attached handouts, Monolingual (English) dictionaries, Pen/pencil and paper
Activities	<p>Objective: Help students understand the current debate, news articles, and changes to the American Health Care System. (This was not a new topic for the students. I had already been bringing in articles throughout the school year about the American health care insurance debate, as well as using some of Obama's weekly addresses on the subject in other lessons.)</p> <p>First Session:</p> <p>I. <i>America's Uninsured</i> (April 19, 2009) Reading</p> <p>A. Students are given Pre-reading questions for the article, which they first answer alone. [15 minutes]</p> <p>B. Students then discuss their answers with a partner. [20 minutes]</p> <p>C. Students are given the article, <i>America's Uninsured</i>, which they first read alone, using English-English dictionaries to look up unfamiliar vocabulary. [20 minutes]</p>

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	<p>D. We read the article together as a class (students alternate reading sentences and we stop periodically for any clarifying questions on vocabulary or meaning). [20 minutes]</p> <p>E. We discuss students' pre-reading answers as a group in light of information discovered in reading. [15 minutes]</p> <p>Break [15 minutes]</p> <p>F. Students discuss post-reading discussion questions for article in small groups of 3-4 people. [25 minutes]</p> <p>G. We discuss as a whole group the post-reading discussion questions. [20 minutes] (Students are given second, more difficult, article to take home to read as homework).</p> <p>Second Session:</p> <p>II. <i>What is Obama's Health Care Reform Plan?</i> Reading</p> <p>A. We read through the article together as a group (students alternating reading sections), stopping after each paragraph to go over clarifying questions and any bold-faced words. (I also have students give suggestions of the main point of each paragraph which I note on the board) [90 minutes]</p> <p>Break [15 minutes]</p> <p>B. Students put the article away, but use the noted main points on the board to help them write a summary of the article. Students also add a sentence or two of their opinion of the reform to the end of their summary. [45 minutes]</p>
<p>Assessment/ Evidence</p>	<p>I observed students during the class and made appropriate notes on progress in benchmarks in their Portfolios afterwards. Summary of article is added to Portfolios as well.</p>

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Reflection	Students had time to orally reflect on the subject and their place within the debate during the post-reading discussion of the first article (America's Uninsured). The students also wrote a summary of the second article during the second class session.
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### America's Uninsured

From: [http://www.headsupenglish.com/index.php?option=com\\_content&task=view&id=465&Itemid=62](http://www.headsupenglish.com/index.php?option=com_content&task=view&id=465&Itemid=62)

#### Article Pre-reading Exercises

**Warm Up:** Do you agree or disagree? Why?

1. Health insurance isn't very important for me.
2. Everyone should have health insurance, unless they choose not to have it.
3. The health care in my native country is great.
4. All health care should be free.

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5. I'm not at all worried about my health.

**True or False?:** Guess whether the sentence is true or false.

1. There are a lot more than 50 million people in America without health insurance.
2. More people are considering the insurance problem because middle class families don't have insurance.
3. Illegal immigrants and the underemployed usually lack insurance.
4. People without insurance don't go to the doctor when new symptoms occur.
5. There have been organized protest marches for health insurance.

## America's Uninsured

Sunday, 19 April 2009

Far too many people don't have health insurance in the US, with estimates placed at roughly the 50 million mark. This figure has grown in recent months because of the recession, **drawing** somewhat more attention to the problem than in the past. In fact, the fact that numerous middle class families now face health care headaches may actually draw the attention required to **enact** some positive, proactive changes if not actually **overhaul** the entire system.

In the past, lawmakers have had little **incentive** to spend money on the uninsured. It would cost hundreds of billions of dollars to insure everyone, and the money simply doesn't exist. Add to the situation the fact that the uninsured are often lower-class families, illegal immigrants, and the underemployed and even lawmakers who desire change face an uphill, politically suicidal battle. In short, people who don't have health insurance tend to be the same people who don't vote. If a lawmaker budgets money on them, they won't necessarily help to get him reelected. In the political arena, it's wiser to spend public money on farmers or union workers who vote. It may be a **cynical** view, but unfortunately it's the real one too.

But now middle-class families are also **confronted** with increased medical costs or a **lack** of insurance. This puts a **strain** on budgets already feeling the financial pinch. People therefore wait longer to **seek** medical attention, fail to pursue follow-up care, skip medicines, and ignore new symptoms.

In the face of this reality, voices calling for change have grown in volume. Organized protests and marches are being organized. The US may finally get a health program both more **compassionate** and more effective in the near future.

## **America's Uninsured**

### **Post-reading Discussion Questions**

Talk about the following questions in groups.

1. Which is better, public health insurance, private health insurance, or some combination of both? Why?
2. What do you think the outcome will be in the US in the near future? How about in several years?
3. Have you ever had a serious illness or accident? If yes, what happened?
4. What does universal health care mean? What's your opinion on the subject?

## What Is Obama's Health Care Reform Plan?

Adapted from About.com Guide by Kimberly Amadeo

On Tuesday March 23<sup>rd</sup>, 2010, President Obama signed into law the Reconciliation Act of 2010 (H.R. 4872) which combined elements of the Senate Health Care Reform Bill (H.R. 3590) and President Obama's February 22<sup>nd</sup> proposal. This act significantly changes health care, making insurance available to 32 million more Americans, for a total of about 95% of the legal population.

Over the first 10 years, the program itself will cost \$940 billion. However, it actually reduces the **deficit** by \$138 billion by decreasing costs in the **higher education** loan program and increasing **revenues** from taxes on high income households. It reduced the deficit more than the Senate or the previous House Health Care Reform Bill.

Like the Senate Bill, this bill sets up a **state-run health insurance exchange** instead of an extension of Medicare (public option).

### Changes to Take Place in 2010

Small businesses will get tax credits to cover up to 35% of their total employee premium payments. This will increase to 50% in 2014.

A re-insurance program to **offset** the costs of health benefits for workers age 55-64 who were forced into early retirement.

Medicare **beneficiaries** who fall into the "**Part D prescription drug doughnut hole**" will get a \$250 **rebate**. They get a 50% discount on brand name drugs in 2011, and the doughnut hole is eliminated in 2020.

Insurance companies won't be allowed to drop coverage once a person gets really sick, deny coverage to children with pre-existing conditions, or create lifetime coverage limits. People with pre-existing conditions who have been denied coverage will get access to temporary health insurance coverage until the exchange is set up. Children can stay on their parents' health insurance until they turn 26.

The bill also provides funding to increase the number of doctors and nurses, and more community health centers – enough to double the number of patients they can treat in the next five years.

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### Changes in 2011

Medicare-covered preventative services will be **exempted** from deductibles and the co-pay will be eliminated.

Insurance companies must prove they spend at least 80% of the premium payments on medical services, rather than on things like advertising and executive salaries.

### Tax Increases for the Wealthy

The Senate must still approve higher taxes to pay for the additional benefits. Specifically, the 1 million people who make more than \$200,000 and the 4 million couples filing jointly who make more than \$250,000 will pay 3.8% Medicare taxes on **dividends, capital gains**, rent and **royalties** and 2.35% (up from 1.45%) Medicare taxes on income. These taxes replace the Senate bill's **excise** high-cost specialty health insurance plans.

In 2013, medical expenses must reach 10% of income before they are deductible for those under 65. People who don't buy insurance must pay fines of \$325 in 2015 and \$695 in 2016. Businesses with 50+ workers must pay \$2,000 per worker if they don't offer health insurance. There is a tax credit to offset the cost. (*Source: Ryan Donmoyer, "New Health Care Taxes," Bloomberg, March 22, 2010*)

### Previous Health Care Reform Proposals

Obama's February 22<sup>nd</sup> plan kept a state-regulated insurance exchange and restrictions on federal funding for abortion, but reduced taxes on high-end health plans. It increased the Medicare payroll tax on upper-income earners and added Medicare taxes on investment income.

Like the House Health Care Reform Bill, it closed the Medicare prescription drug "doughnut hole" coverage **gap** and **boosted** federal financing for Medicaid expansion in all states. It regulated the health insurance industry under a seven-member Health Insurance Rate Authority that could deny or limit **substantial** premium increases. This had traditionally been a state responsibility.

In 2009, Obama proposed a health care plan to fulfill his campaign pledge to reform health care. Obama's plan provided a "public option plan," which was essentially medical insurance similar to Medicare for everyone who wanted it. Those who were happy with their existing health insurance could keep it. Obama's 2009 health care reform plan lowered health care costs by 1.5% per year.



## Vocabulary

**deficit** – (noun) a term for when in the budget expenses exceed the money coming in

**higher education** – (compound noun) college / university

**revenue** – (noun) the money coming into an organization, government, company, etc.

**state-run** – (adjective) operated by the state government (sometimes can refer also to the federal government)

**health insurance exchange** – (compound noun) a new government agency with the intention/goal of helping Americans understand their health care options, to regulate the market of health insurance so that there are many private options, as well as regulating pricing of plans

**offset** - (verb) to make up part or the entire amount when there is a difference between two related things (such as the costs of health insurance plans)

**beneficiary** - (noun) a person who receives some kind of help or money from another person or organization

**Part D prescription drug doughnut hole** - (specialized term as known as “donut hole”) This is a problem in the current Medicare Prescription Drug Plan in which the Medicare pays for prescription drugs up to a certain amount. However, Medicare will pay for the drugs once again if the cost of the drugs goes above a very high amount. So the Medicare beneficiary must pay for any drugs they are prescribed between that limit and that very high cost.

**rebate** – (noun) an amount of money refunded to a person

**exempted** – (adjective) allowed to not follow a rule or law

**dividend** - (noun) the money a person receives in regular payments from a stock he or she owns

**capital gains** - (compound noun, usually plural) the increase in value of stock or property that one has invested in

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**royalties** – (noun, usually plural) the money paid to an owner of a copyright or patent

**excise** – (noun) tax (sometimes seen as “excise tax”)

**gap** – (noun) hole

**boosted** – (adjective) increased (usually of the idea of being helped)

**substantial** – (adjective) a significant (noticeable) amount