**HOSA Mini Lesson: Insurance**

*Objectives:*

Upon completion of this lesson, students will have sufficient knowledge of, and be able to:

1. understand the cost of health care in the United States.
2. define public health insurance.
3. identify types of public health insurance and who qualifies.
4. explore the types of private insurance.

5. survey the differences in types of private insurance.

6. define terms related to insurance.

7. compare and contrast the cost of health care in the USA to one other.

*Time:*

* Lecture on insurance (20 min)
* Students will determine the private insurance they would select if offered a variety of choices with employment opportunities and why. (20 min)
* Research and compare and contrast insurance coverage in two countries (50 min)
* Insurance Quiz (20 min)

*Materials:*

* PowerPoint
* internet access

*Instruction:*

1. Share PowerPoint on Insurance
2. Written response to prompt regarding which private insurance would be most appealing with a job offer and why
3. Develop a visual aid comparing and contrasting cost of insurance coverage
4. Insurance Quiz

*Assessment:*

1. Visual aid

2. Insurance Quiz

*Standards:*

NCHSE

3.1.4 Analyze healthcare economics and related terms.

a. The history and role of health insurance and employer/employee benefits;

b. Fundamental terms related to health insurance

• Claim

• Coinsurance

• Co-payment

• Fraud

• HIPAA

• Premium

c. Types of insurance plans

• Private health insurance plans

• Managed Care

o Health Maintenance Organization (HMO)

o Independent Practice Association (IPA)

o Preferred Provider Organization (PPO) • Government programs

o Affordable Care Act (ACA)

o Medicaid

o Medicare

o Tricare

o Workers’ Compensation

*For additional Curriculum Crosswalks see* [*CE Useful Tools*](http://hosa.org/CEUsefulTools)