

SPECIAL ED



Health Insurance



Print & Digital

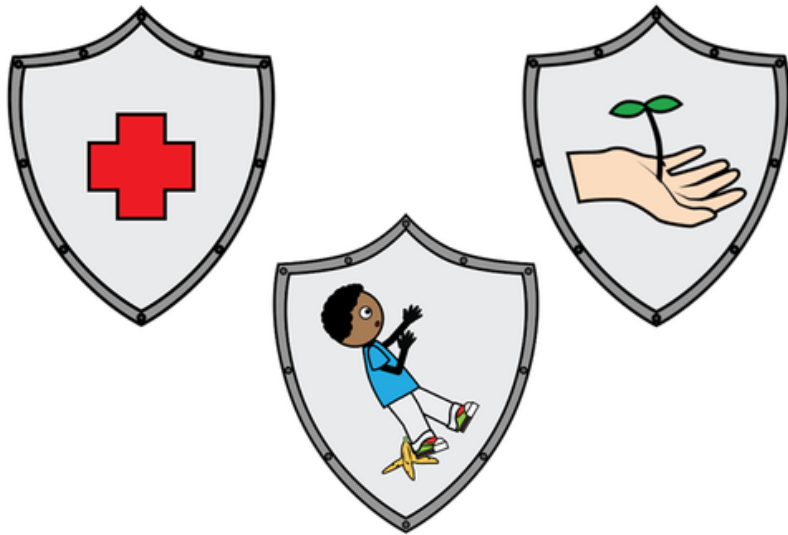




This unit was created with this guy in mind. He has autism and an intellectual disability. He is a non-reader and needs a lot of help developing skills and learning how to plan for the future. With some support, he is able to do this unit and enjoys the challenge. He is my tester!!

Health, Disability and Life Insurance

By
Christa Joy
Special Needs for Special Kids



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Also included in this resource as separate files:

- Lesson plans
- Links and directions to digital activities
- PowerPoints (these are the books in the lesson plan)
- Voice recorded PowerPoint
- Activities in black and white

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This unit contains over 200 pages that will guide students through:

1. Health Insurance
2. Disability and Life Insurance

The unit is separated into 2 files, one in color and one in black and white.

Health Insurance Lesson Plan

Preparation

- Print out a vocabulary board for each student to use throughout unit
 - Laminate or place in page protector
- Vocabulary cards
 - Print out a set of cards onto cardstock and laminate
 - Make one set for each student and also one for the teacher to use in I Spy games
- Book
 - Print out, laminate, and bind
 - Also available as a recorded PowerPoint and video in the directions for digital activities pdf
- Who am I activity cards
 - Print out a set of cards onto cardstock and laminate
 - Make one set for each student and one for the teacher to use

Preassessment (do day 1 before starting lesson)

- Choose the form of the assessment that best fits the learning level of your students
- Give the assessment to assess what your students may know
- I cannot emphasize enough how important this step is. For student growth, this preassessment is so important!!

Teaching Tips

1. **Color Coding:** this is a really easy way to add more structure to an activity. Outline or color in an empty box or sorting board using the corresponding picture symbols the same colors. Be consistent with the task.
 - a. For more info, read more here: <https://specialneedsforspecialkids.org/2015/09/11/differentiation/>
 - b. I also have a blog post on differentiating one activity: <https://specialneedsforspecialkids.org/2018/10/23/3-ways-easily-and-effectively/>
2. **Make your own copies of the activities.** Every day I refer to my copies from yesterday. For that reason:

Quick Look

Day	Activity	Day	Activity
1	<ul style="list-style-type: none"> • Read book • Vocabulary activity • Circle map 	9	<ul style="list-style-type: none"> • Read book • Who am I activity • Matching activity
2	<ul style="list-style-type: none"> • Read book • Vocabulary activity • Sorting activity 	10	<ul style="list-style-type: none"> • Read book • Who am I activity • Reading a statement
3	<ul style="list-style-type: none"> • Read book • Vocabulary activity • Sorting activity 	11	<ul style="list-style-type: none"> • Read book • Who am I activity • Reading a statement
4	<ul style="list-style-type: none"> • Read book • Vocabulary activity • Sorting activity 	12	<ul style="list-style-type: none"> • Read book • Who am I activity • Close worksheet
5	<ul style="list-style-type: none"> • Read book • Vocabulary activity • Sorting activity 	13	<ul style="list-style-type: none"> • Read book • Vocabulary cut and paste • Vocabulary puzzle
6	<ul style="list-style-type: none"> • Read book • Vocabulary activity 	14	<ul style="list-style-type: none"> • Read book • Vocabulary cut and paste • Vocabulary puzzle

Day 7

Activity	Notes	Materials
Read or listen to a recording of the book: <i>Disability and Life Insurance</i> (10 minutes)	<ul style="list-style-type: none"> • Since this is the <u>first time</u> students are seeing the book, I focus a lot on the pictures <ul style="list-style-type: none"> ◦ Ask lots of questions about what they might think the pictures mean or may relate to • Make connections between book and vocabulary board (have students find relevant symbols on their boards to go with a concept or photo on page.) 	<ul style="list-style-type: none"> • Book • Vocabulary board
Vocabulary cards Speed Matching (10 minutes)	<ul style="list-style-type: none"> • place all the cards in the middle of the table • hold up a card, and the students race to find it in the pile in the middle of the table <ul style="list-style-type: none"> ◦ NOTE: for students with physical challenges, allow them to simply find the symbol on their board or communication device 	<ul style="list-style-type: none"> • Vocabulary cards (extra sets)
Circle Map (10 minutes)	<ul style="list-style-type: none"> • Do the circle map about <u>disability insurance</u> <ul style="list-style-type: none"> ◦ Choose the best version (errorless or not) depending on the learning level of your students ◦ Students cut out symbols and place in circle map. • Make connections to the book as necessary 	<ul style="list-style-type: none"> • Circle map • Scissors • Glue
Sharing (10 minutes)	<ul style="list-style-type: none"> • Each student shares one of their finished sorting <u>activity</u> with the group using the communication method of their choice 	<ul style="list-style-type: none"> • Completed worksheets • Communication devices

The lesson plans contain:

- Overall tips for teaching students with significant needs
- A quick look at what you will do each day
- Detailed instructions on how that day's lesson should run

The background of the slide is a collage of various US dollar bills, including \$10 and \$20 bills, scattered and overlapping. The bills are slightly faded and serve as a decorative backdrop for the text.

This unit covers:

- Health Insurance
- Disability Insurance
- Life Insurance
- What is and is not covered
- Why they are important and how expensive medical expenses can be
- Things that affect your premium

Lets look at an example.

Amount charged: \$625

Amount insurance pays: \$324

Amount company pays: \$192.66
(because you have insurance)

Amount you owe: \$108.80

Phone: 301-12/28/06
108.08
Amount Enclosed: _____

CHEVY CHASE MD 20815

ADDRESS CORRECTION REQUESTED

SILVER SPRING MD 20914

-----Please Return Upper Portion of Statement with Payment-----

Responsible Party

Date	Diag.	Description	Name	Insurance Charges / Payments	Patient Charges	Patient Credits
10/26/06	216.6	12032 LAYERED REPAIR	PATIENT	250.00		
10/26/06	216.6	11401 EXCISION BENI	PATIENT	175.00		
10/26/06	216.7	11401 5951 EXCISION	PATIENT	125.00		
10/26/06	216.7	11400 5951 excision	PATIENT	75.00		
12/22/06	-	PAYMENT CHECK			-324.26	
12/22/06	-	ADJUSTMENT			-192.66	
12/22/06	-	TRANSFER BALANCE	PATIENT	-108.08		108.08

PAID

Total Account Balance 108.08
Amount Currently Due from Patient 108.08 PLEASE PAY THIS AMOUNT
BALANCE DUE FROM YOUR DEDUCTIBLE/ COINSURANCE 0.00

Credits	Current	31-60	61-90	91-120	Over 120
0.00	0.00	0.00	108.08	0.00	0.00

There are 2 books with this unit.
They use photos and simple text
appropriate for older students.

1. Health Insurance
2. Disability and Life Insurance










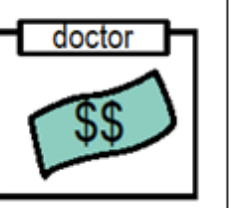










As you can see, insurance saved you a lot of money on this bill from your dentist, more than \$500.

©Christa Joy, SNSK



There are a lot of reasons a person who has a job, may suddenly not be able to work. They may have an accident and become injured. If a person has disability insurance, they would receive part of their paycheck until they were able to work again.

©Christa Joy, SNSK

 insurance	 premium	 deductible	 health insurance	 doctor visit
 hospital	 medicine	 dentist	 bills	 co-pay
 disability insurance	 life insurance	 beneficiary	 choices	 employer
 repeat that	 yes	 no	 I don't know	 need a break

This unit comes with a vocabulary board.

Vocabulary boards are great for ALL students to assist with participation and engagement in group discussions.

Tips on how to use in the unit!!

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There are vocabulary cards students will use every day for a group activity. There is also a cut and paste activity.

insurance policy

Agreement to cover the loss or damage of something



premium

Amount of money you pay each month for your insurance policy



insurance policy

Agreement to cover the loss or damage of something

premium

Amount of money you pay each month for your insurance policy

health insurance

Insurance policy to cover part of the cost medical expenses.



mandatory

Something that is required

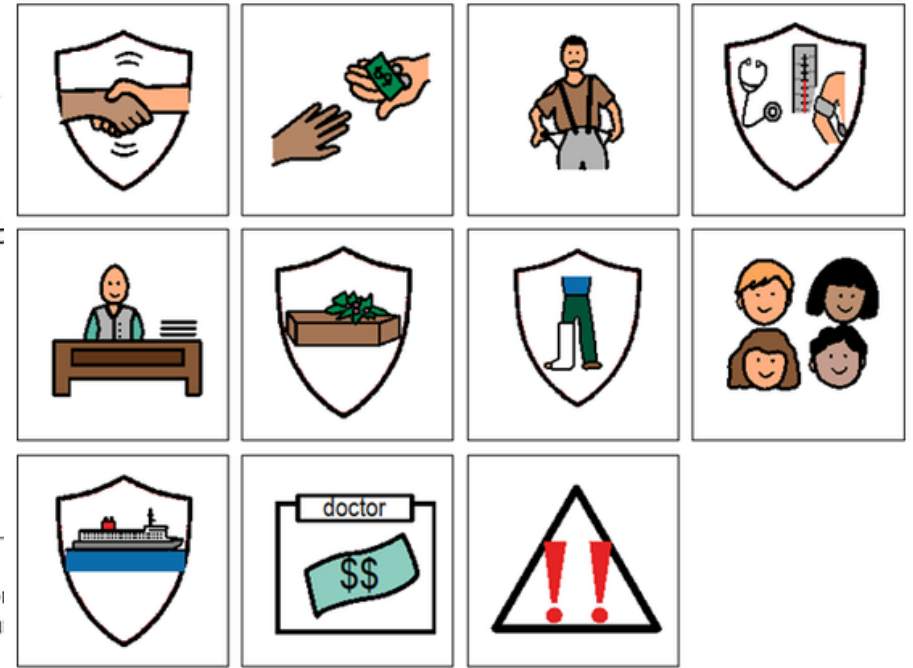


health insurance

Insurance policy to cover part of the cost of medical expenses.

mandatory

Something that is required



actuary

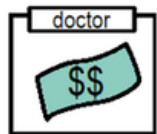


deductible



Set payment due at time of a doctor visit	Amount of money you pay each month for your insurance policy
Something that is required	Insurance policy that provides part of your salary if you are unable to work
Agreement to cover the loss or damage of something	Insurance policy that provides money to someone you name as a beneficiary after you die
The person who is named in the life insurance policy who will receive money	The amount you have to pay in case of an accident before the insurance company will pay

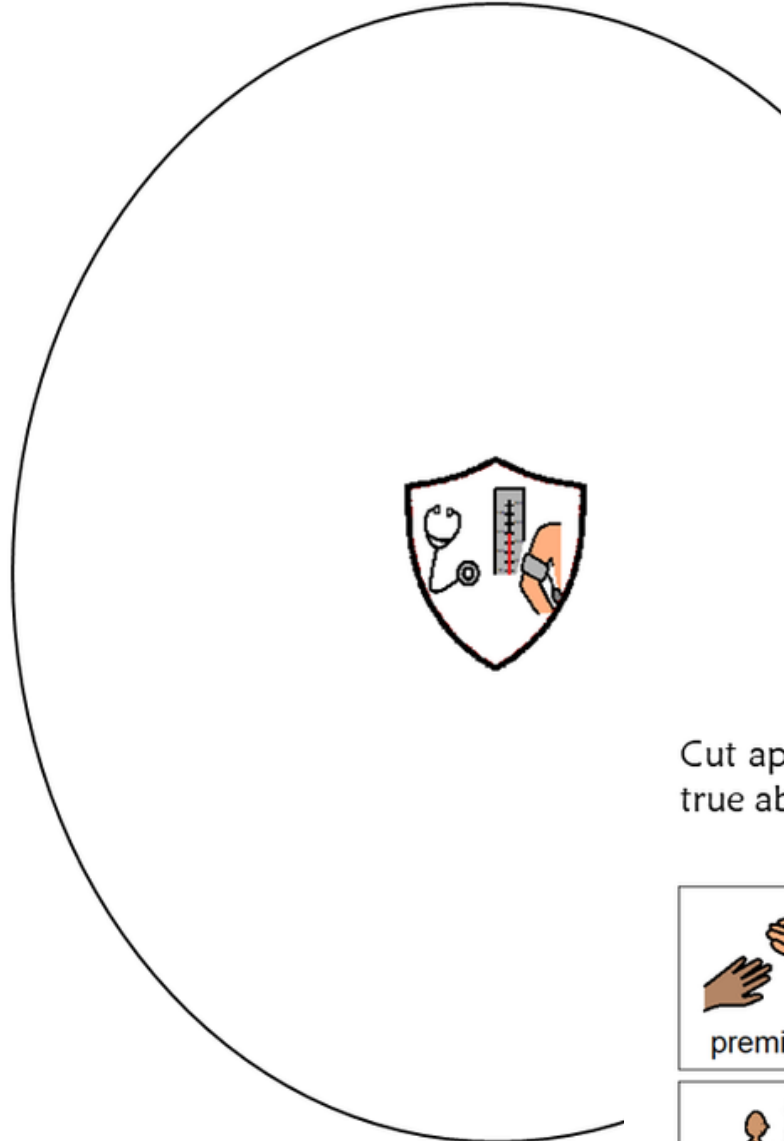
co-pay



maritime insurance



What are some things you should know about health insurance?



Errorless version

Cut apart pictures and place in circle map showing things to know about health insurance.



Cut apart pictures and place in circle map **ONLY IF** they are true about health insurance.



There are 3 circle maps.

- health insurance
- disability insurance
- life insurance

Each circle map uses pictures and comes in 2 versions:

- errorless
- wrong answers mixed in that are set aside

Where are some healthy choices you can make to lower your monthly premium?



ride bikes	vegetables	watch TV all day	hike
cigar	fruit	sit all day	fast foods
breakfast	time outside	play basketball	smoke
stay up late	soda		

What are some times you should go see a doctor or just stay home?



cough	small cut	high fever	stomachache
itchy	seizure	runny nose	dizzy
rash	injured	in accident	throw up
feeling better	headache		

What are some things health insurance will and will not cover?











medicine	haircut	emergency room	shopping trip
groceries	physical therapy	fair tickets	broken leg
dentist	toothache	vaccine	doctor visit
hospital stay	plane ticket	manicure	occupational therapy

- There are 4 sorting activities:
- healthy choices
 - reasons to go to a doctor
 - reasons to go to a emergency room
 - things covered by health insurance

set 1









Determine which insurance would cover each event, or if none would cover it.

	<input type="checkbox"/>		<input type="checkbox"/>
injured at work		toothache	
	<input type="checkbox"/>		<input type="checkbox"/>
medicine		pedicure	
	<input type="checkbox"/>		<input type="checkbox"/>
funeral expenses		ambulance to hospital	
	<input type="checkbox"/>		<input type="checkbox"/>
school supplies		physical therapy	

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set 2

Determine which insurance would cover each event, or if none would cover it.

	<input type="checkbox"/>		<input type="checkbox"/>
antibiotics		fishing pole	
	<input type="checkbox"/>		<input type="checkbox"/>
vaccine		x-rays	
	<input type="checkbox"/>		<input type="checkbox"/>
too depressed to work		too sick to work	
	<input type="checkbox"/>		<input type="checkbox"/>
money for beneficiary		bloodwork	

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To understand types of insurance, students will match which insurance would cover the incident, or none at all

Answer the questions below about the medical bill below.

Doctor Smith, mD
1765 North Street P: 555-9845 drsmith@email.com
Jonestown, PA 17985 Website: https://drsmith.org/
Bill To: Bruce Lake Phone: 555-7412 Invoice Date: 6/1/2022
Address: 43263 South Place Dr Fax: Due Date: 7/1/2022
Jonestown, PA 17985 Email: brucelake@email.com
Invoice For: Laceration repair

Item #	Item	Description	Unit Price	Quantity	Price
1	Emergency Room	after hours visit	\$325.00	1	\$325.00
2	Exam	right arm exam	\$125.00	4	\$500.00
3	bloodwork	CBC/Diff	\$75.00	1	\$75.00
4	wound lavage	clean wound	\$450.00	1	\$450.00
5	wound repair	stitches	\$650.00	1	\$650.00
6	dress wound	wrap and bandage	\$200.00	1	\$200.00
7	medication	anitibiotic ointment	\$125.00	1	\$125.00
8	medication	anitibiotics	\$325.00	1	\$325.00
Subtotal					\$ 2,650.00
Insurance payment					\$530.00
Adjusted subtotal					\$2,120.00
PATIENT TOTAL					\$2,120.00
Payment					\$0.00
TOTAL DUE					\$2,120.00



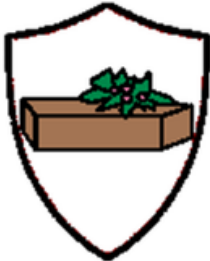
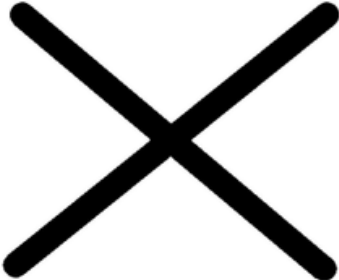
1. Total cost of procedures:
2. Insurance payment:
3. Total patient must pay:
4. Due date:



To appreciate the value of health insurance, students will answer some questions about a medical bill. There are 4 statements included.

Who am I cards

- Give each student a set of Who am I cards
- Various options/ways to play, but the goal is to have students hold up the card you are talking about. Sometimes there can be more than one correct answer
- Things you can do:
 - Hold up a vocabulary card
 - Show a page from the book
 - Point to a symbol on the vocabulary board
 - Verbally describe the characteristics of that type of insurance.
- Tell a scenario where a person would need to use insurance and have students hold up the type of insurance, including things that would not be covered.
- Tell a scenario and students would decide if this would raise or lower your premium.

There are large cards and directions for playing a "Who am I?" group activity.

 health insurance	 disability insurance
 life insurance	 not covered

 high premium	 low premium
---	--

Health Insurance

1. Medical bills can be very

2. Health insurance will help cover costs for a visit to the

3. Health insurance will help cover costs for

4. To lower your monthly premium, you can pay a higher

5. Many people get health insurance through their



Each week has 2 fill-in-the blank worksheets that review the main points from the book.

Answer keys included.

Disability Insurance

1. Disability insurance will provide money in case you can't

2. You can use disability insurance if you are

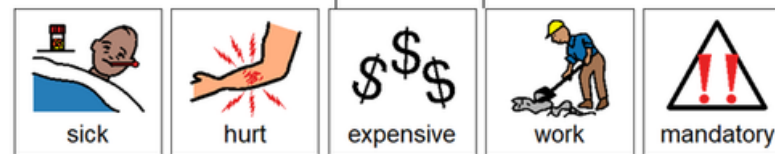
on the job.

3. Disability insurance is not

4. If you are

for a long time disability insurance can help.

5. Disability insurance can be



Life Insurance

1. Life insurance is paid after you

2. The money goes to a

3. You may need to get a

before getting a policy.

4. The younger you are, the

your premium will be.

5. Life insurance is not

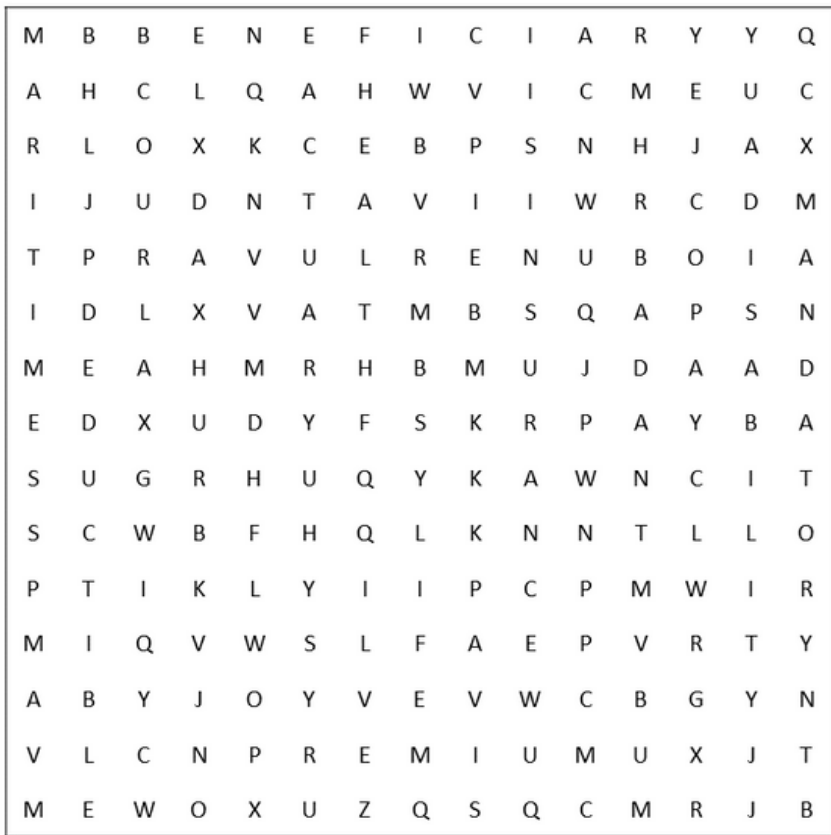
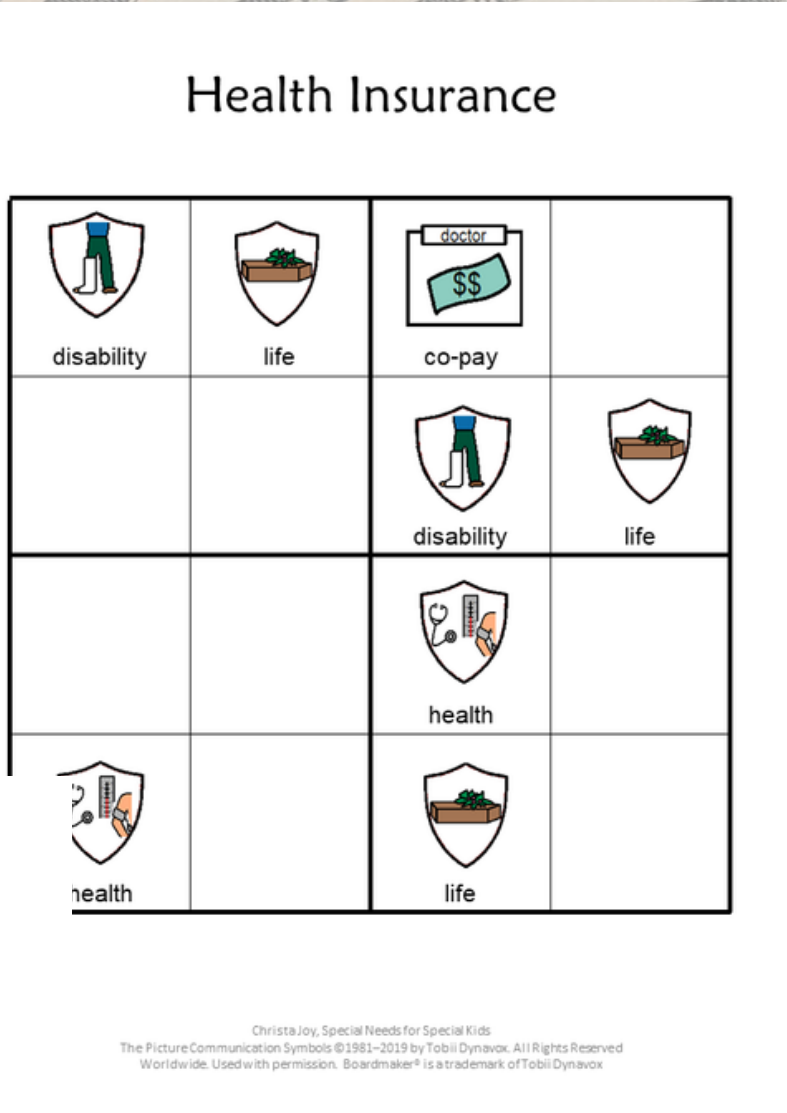
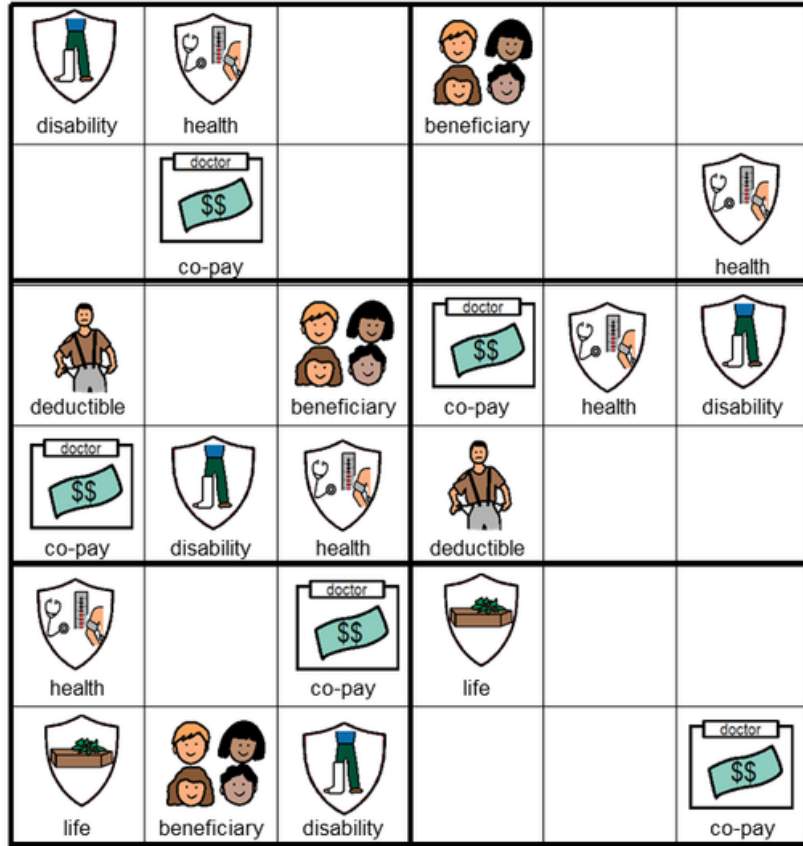
, but is a good idea if you have a



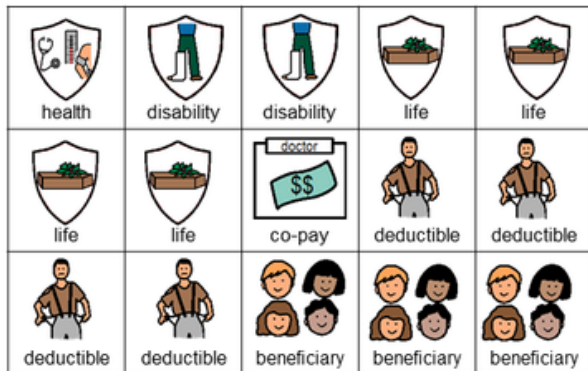
Health Insurance

Sudoku puzzles comes in 2 sizes.

Students will have the opportunity to work with new vocabulary with 2 different puzzles.



Place the following images in the empty squares on the previous page, completing the sudoku puzzle.



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premium	beneficiary	actuary
disability	insurance	deductible
maritime	mandatory	health
life	co pay	

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1. Circle all the things a health insurance would cover:



2. When you go to the doctor, you will pay a:



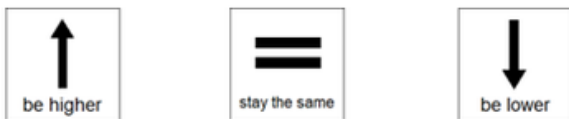
3. How long can you stay on your parents' health insurance?



4. Health insurance can help cover the cost of:

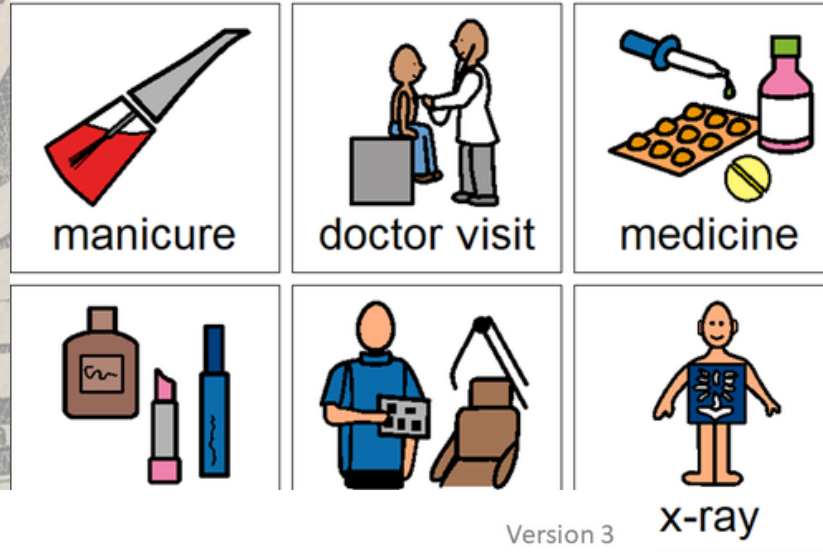


5. If you agree to a higher deductible, what will happen to your monthly premium?



Print onto cardstock or mount on index cards. Cut pictures apart and show student answer choices for each question.

Q 1



Version 3

1. Circle all the things a health insurance would cover:

- A. manicure
- B. doctor visit
- C. medicine
- D. make-up
- E. dentist
- F. x-ray

2. When you go to the doctor, you will pay a:

- A. lot of money
- B. co-pay
- C. premium

3. How long can you stay on your parents' health insurance?

- A. 26
- B. 18
- C. 30

4. Health insurance can help cover the cost of:

- A. medicine
- B. vacation
- C. radio

5. If you agree to a higher deductible, what will happen to your monthly premium?

- A. be higher
- B. stay the same
- C. be lower

6. Disability will provide money if you cannot:

- A. watch TV
- B. read
- C. work



FINALLY the assessment!! There are 3 versions.

- 10 questions with 3 picture choices for each question
- cut out the answer choices and glue them on index cards
- traditional multiple choice

Answer key included.

This resource comes in a zipped folder. You will need to unzip the folder to access all the contents which include:

- 15 days of lesson plans
- Color version of activities
- Black and white version of activities
- Health Insurance (PowerPoint) to use with activities
- Disability and Life Insurance (PowerPoint) to use with activities
- Digital versions of activities




A stack of US dollar bills is shown, with the top bill being a twenty-dollar bill featuring Andrew Jackson. A white play button icon is overlaid on the stack. The background is a collage of various US dollar bills.

Health Insurance

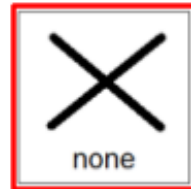
By Christa Joy

This unit also has digital activities. There is a movie version of the book students can listen to read aloud.

Great for review!!

 injured at work	<input type="text"/>	 toothache	<input type="text"/>
 medicine	<input type="text"/>	 pedicure	<input type="text"/>
 funeral expenses	<input type="text"/>	 ambulance to hospital	<input type="text"/>
 school supplies	<input type="text"/>	 physical therapy	<input type="text"/>

Determine which type, if any, insurance you could use for each situation.



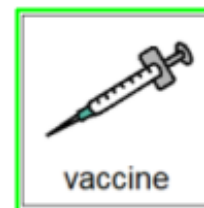
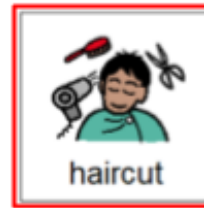
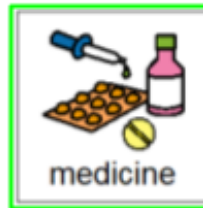
The digital activities have students mainly click and drag their answers. There is some typing involved in the set without differentiation.

Perfect for any learning level

Where are some things normally covered by health insurance?



Sort the following into those things you think would or would not be covered by health insurance. If you are not sure, place it on the middle line. Some answer may vary.



The second set of slides is differentiated using color. There is no typing in this set of slides.

**SAVE MONEY AND GET THIS UNIT
AS PART OF THE FINANCIAL
LITERACY BUNDLE**

CLICK HERE

