

MEDICARE-CENTERED CURRICULUM FOR LIMITED ENGLISH PROFICIENT
BENEFICIARIES

Jenny L. Chalupnik

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Capstone Project Facilitator: Trish Harvey
Content Expert: Kelli Jo Greiner
Peer Reviewer: Bridget Borer

Overview of Project

Overall Description

The capstone project aims to answer the research question: *what might an instructional healthcare curriculum for limited English proficient (LEP) adults who are retiring look like?* The capstone project is built with eight lessons in the framework. Currently, this document contains two completed lessons and the first unit of lesson 3 encompassing a total of 28 learning units and activities that address the foundations of Medicare Parts A, B, C and Medigap as well as the insurance term, copayment. These lessons are intended to be taught to 10-20 LEP Medicare beneficiaries or beneficiaries about to retire.

Current Adult Education Programs

The 2002 Adult Education Program Study (AEPS) noted “that two-thirds of funding for adult ESL programs across the nation was from state and federal funds” (as cited in Eyring, 2014, p. 135). To receive and maintain funding of the Workforce Innovation and Opportunity Act (WIOA), adult education programs were measured on criteria related to employment and/or educational level gains. Further, these gains were measured by using standardized testing/assessment tools to ensure participant understanding and progress.

This said, while WIOA does not include all funding for adult education programs throughout the nation, one speculates that it provided the most funding per participant. Moreover, if WIOA was the primary funding entity and its overall goal was to improve educational and technical skills for participants, one is left to believe that LEP beneficiaries may be left to struggle to find information about Medicare as no single

community platform exists. Moreover, most publicly funded programs were not created with retiree healthcare insurance in mind.

Curriculum Design

Participants in a Medicare-centered program need to move from a foundation of understanding basic concepts to a more complex threshold where they can use their foundational knowledge to compare and contrast Medicare plan options. Medicare options are currently designed to be compared and contrasted across plans. As an example, the Medicare.gov website lists three steps and the Minnesota Board on Aging's website lists five steps to analyze Medicare options. On both websites, each of the steps presumes an ability to compare and contrast elements of Medicare as well as insurance information ("Getting started with Medicare," n.d., ; Minnesota Board on Aging, 2019, p. 31).

Bloom's Revised Taxonomy was chosen as a basis for a healthcare curriculum. Because the Revised Taxonomy moves in a logical, sequential pattern of less complex to more complex, from concrete to the abstract, this is a logical theory to use as a structural framework for Medicare-centered lesson plans (Anderson & Krathwohl, 2001). This higher-order framework was corroborated by Limbach and Waugh in their article "Developing Higher Level Thinking" (2010) when they discussed Bloom's revised taxonomy as a useful framework for teachers to help students moving to higher level thinking. This is particularly pertinent for retirees as they need to learn the foundations of Medicare and insurance to be able to make decisions about their healthcare insurance needs.

Intended Audience

The national Adult Assessment of Literacy's (NAAL) seminal study on health literacy noted the following health literacy scores of Medicare beneficiaries: 27% *Below Basic*, 30% *Basic*, 40% *Intermediate*, 3% *Proficient* (as cited by Kutner, Greenberg, Jin & Paulsen, 2003, p. 18). It is thus apparent that Medicare beneficiaries struggle within the health literacy environment.

Moreover, a number of studies have been conducted with LEP beneficiaries accessing and navigating the healthcare system as well as their interactions with Medicare. In their respective studies, Paredes, Idrees and Beal as well as Kim, Kim and Paasche-Orlow (as cited by Proctor, Wilson-Frederick & Haffer, 2018) noted "LEP status is linked to multiple suboptimal health outcomes" (p. 82). While provisions have been made for LEP beneficiaries, studies show LEP beneficiaries have difficulties within the healthcare environment. Thus, the intended audience for this curriculum is LEP beneficiaries or their family members who may be retiring and accessing the Medicare system.

Overview of lessons

Medicare Part A and Part B were the original components of Medicare when it was started in 1965. These components replicated insurance that was available at that time, and one speculates if it then was more understandable to beneficiaries. These two parts, Part A, hospital insurance, and Part B, medical insurance, are the cornerstone of Medicare and entitled Original Medicare. Because these are the underpinning for

Medicare, the first lessons move the student along a path of understanding Part A and Part B as well as what are and are not covered by both.

The next unit is Medigap, which provides a supplement to Original Medicare. Because Medigap builds upon the knowledge of Original Medicare, it was important to lay the groundwork with Part A and Part B and then move to Medigap. The following units in lesson 1 give a brief overview of the other Parts of Medicare: Part C, Medicare Advantage and Part D, Prescription Drug. The final unit reviews all the previous information.

Lesson 2, Medicare Advantage, provides a detailed analysis of Medicare Part C. As with Original Medicare and Medigap supplemental policies, Medicare Advantage has areas where services/program are/are not covered. Throughout the lesson plan, participants move along a continuum of less complex to more complex units with participants being able to compare and contrast what is available so they have an understanding of the ramifications of their Medicare choices.

Lesson 3, insurance terms, begins with unit one, copayments. Medicare coverage, whether through the federal government with Original Medicare or a private insurer with Medigap or Medicare Advantage, requires a person to have a foundational knowledge of insurance terms, their meanings and the implications on the insurance purchased by a member. Other units in Lesson 3 will include coinsurance and deductibles.

Lesson 4 is a compilation of all previous lessons and units and consists of applying the insurance terms to different packages and components of Medicare that can be purchased through either the federal government or private insurers.

Because of their complexity, Lessons 5 and 6 will be centered around Medicare Part D, Prescription Drug and the insurance terms and classifications that are found with this particular segment of Medicare. Lesson 7 is where students will be able to apply all the foundational information from previous lessons so that they are able to compare and contrast various Medicare Parts with the prescription drug supplement and insurance options.

Lesson 8 provides useful resources where students can receive additional assistance free of charge, materials to assist participants as they navigate the healthcare system, as well cross-cultural tips for requesting assistance/requesting a supervisor, and maintaining notes.

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Introduction

(Some information the teacher needs to provide before the program begins.)

If the teacher can provide a personal anecdote, this is a good way for the class to begin.

- This program provides **information** not advice on Medicare.
- We cannot answer individual questions on a person's Medicare situation, but we will provide information where a person can find free services to help
- Each lesson and unit provide multiple activities to ensure all students understand concepts before we move to more complex information.
- Each person is encouraged to ask questions – always ask 'why.'
- Some of the information may seem dense at times. Teachers are encouraged to include team building or community building activities to support students. Other topics might include if-conditionals or other grammar points if students are struggling.
- Some participants may know some information. This is great, please continue to participate and verify the information you know. Also, this is a wonderful opportunity to help others who may not know what you know.

Lesson 1 – Parts of Medicare/Unit 1 – Medicare A and B

Icebreaker

Unit Goal	Welcome participants to class
Objective/Outcome	N/A
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<p>Room Arranged with groups at tables or desks pushed together for seating of 4-5</p> <p>Teacher Welcomes all to class Introduces him/herself</p> <p>Activity The teacher distributes the ‘get to know you’ worksheet and asks that students complete just the numbers 1-6. The teacher has a blank copy on A/V and shows students how to complete just the numbered portions.</p> <p>When students have completed the numbered portions, they need to find three other people in the class who have their same interests in all categories.</p> <p>The teacher encourages students to mingle with others and find others who share common interests.</p> <p>When the students have had an opportunity to chat for 10-15 minutes, the teacher asks random students: What is your favorite food? Does anyone else also like this food? The teacher can then ask one of the three people mentioned previously, “ah, X, what is your favorite/season/color/sport/singer/TV show...” The teacher tries to get each student to speak and participate.</p> <p>Once all students have had a chance to speak and introduce themselves, the teacher provides an overview of the program (A/V, PPT or other).</p>

Duration	45+ minutes
Assessment Teacher Observation	The assessment and teacher observation are combined for this icebreaker. The teacher observes and assesses students to verify their language level as well as group dynamics - the teacher can check for dominant personalities.

Icebreaker Materials

Class Overview

- | | |
|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Lesson 1 | Parts of Medicare Overview <ul style="list-style-type: none">● Parts A and Part B● Medigap● Part C, Medicare Advantage● Part D, Prescription Drugs |
| Lesson 2 | Part C, Medicare Advantage Detailed Information |
| Lesson 3 | Insurance Terms <ul style="list-style-type: none">● Co-payments● Co-insurance● Deductibles |
| Lesson 4 | Putting it together/Parts A, B, C, Medigap and Insurance Terms |
| Lesson 5 | Part D, Prescription Drug Plans |
| Lesson 6 | Parts of Insurance - Pharmacy Specific |
| Lesson 7 | Putting it all together/Parts A, B, C, Medigap plus Part D, Prescription Drug |
| Lesson 8 | Where to go to information/Tips |

Getting to know you - Worksheet

My name is: _____

1. My favorite food is _____

- a) _____
- b) _____
- c) _____

2. My favorite season is _____

- a) _____
- b) _____
- c) _____

3. My favorite color is _____

- a) _____
- b) _____
- c) _____

4. My favorite sport is _____

- a) _____
- b) _____
- c) _____

5. My favorite singer is _____

- a) _____
- b) _____
- c) _____

6. My favorite TV show is _____

- a) _____
- b) _____
- c) _____

Task #1 – Listening Exercise Parts of Original Medicare

Unit Goal	Unit 1 – Medicare A and B Original Medicare
Objective	By the end of this Unit students will be able to: <ul style="list-style-type: none"> ● Recall and classify the two basic parts of Medicare Part A and Part B and ● Identify what they cover
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<p><u>Pre-learning:</u> The teacher may need to provide some background on the following vocabulary (definitions provided for the most likely to be unknown): Inpatient hospital care Skilled nursing facility- a facility that provides short-term or long-term care Home health care- if a person needs care, but can't leave their home Hospice care- Care received in the last stages of a person's life Doctor's services Preventive services Durable medical equipment (DME)- This is equipment that serves a medical purpose, an example might be a wheelchair for home use. Hospital outpatient services Laboratory Tests X-rays and lab tests Mental health services</p>
	<p><u>Task #1:</u> Activity: Fill-in-the-blank exercise The teacher plays video through once: Video play to 1:05 only https://youtu.be/4lnDj0DivDE “What is covered by parts A, B, C, & D of Medicare?”</p>

	<p>The teacher hands out fill-in-the-blank worksheet to each student and reviews questions (asks for questions regarding the worksheet)</p> <p>The teacher asks students to work in small groups to complete the worksheet.</p> <p>Teacher replays video 2-4 more times, stopping after information has been given (especially after the announcer gives information on what is included in Parts A and B)</p> <p>The teacher and students review their answers to the worksheet with the teacher recording answers on black/whiteboard for students to see.</p> <p>The teacher summarizes information:</p> <ul style="list-style-type: none"> ● What is included in Original Medicare? ● What is another name for Part A? ● What is another name for Part B? ● What are some things that Part A covers? ● What are some things that Part B covers?
Duration	15-20 minutes
Assessment	The teacher needs to watch how student groups are completing the worksheet (if there are students who are struggling, the teacher needs to replay the video so that students can feel confident in their responses)
Teacher Observation	<p>As this lesson is concentrated on Parts A and B, only the first 1:05 needs to be played.</p> <p>Students may want to use a dictionary or reference to check spelling or meanings for words.</p>

Task #1 –Materials

Fill-in-the Blank Worksheet

1. **What are Part A and Part B also called?** _____

2. **What is another term for Part A?** _____

3. **What are some things Part A covers?** _____

4. **What is another name for Part B?** _____

5. **What are some things Part B covers?** _____

Fill-in-the Blank Worksheet
(Teacher's copy)

1. What are Part A and Part B also called? **Original Medicare**
2. What is another term for Part A? **hospital insurance**
3. What are some things Part A covers? **Inpatient hospital care, skilled nursing facility, home health care, hospice care**
4. What is another name for Part B? **Medical insurance**
5. What are some things Part B covers? **doctor visits, preventive services, durable medical equipment, hospital outpatient services, laboratory tests, X-rays, mental health services**

Task #2 – Matching Exercise, Parts of Original Medicare

Unit Goal	Unit 1 – Medicare A and B Original Medicare
Objective	By the end of this Unit students will be able to: <ul style="list-style-type: none"> ● Recall the two basic parts of Medicare Part A and Part B ● Classify the services/procedures that are included in Parts A and B of Medicare
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<p><u>Task #2:</u> Activity: Worksheet in pairs matching</p> <p>The teacher hands out matching worksheet to students in pairs and asks each student pair to do the matching exercise.</p> <p>When all groups have completed the worksheet, the teacher asks for answers by having student pairs raise their hands. The teacher records via PPT or other A/V that all students can watch and record.</p> <p>Teacher summarizes briefly:</p> <ul style="list-style-type: none"> ● What is another name for Part A? ● What is another name for Part B? ● What are some things that Part A covers? ● What are some things that Part B covers?
Duration	10-15 minutes
Assessment	Working in pairs, students have the chance to discuss with another student and provide responses. This reinforces learning as well as ensures an individual student does not feel embarrassed if they do not know the answer. This task moves the student's knowledge from recognition to being able to identify and classify information into appropriate groups.
Teacher Observation	As this is the second exercise in the lesson, students may work more quickly as they are becoming more comfortable with the material.

Task #2 Materials**Worksheet – Matching**

1. **What is Part A also called?** A. Medical Insurance

2. **What are Parts A and Parts B also called?** B. Hospital Insurance

3. **What is something that Part A covers?** C. Doctor Visits
Hospital Outpatient Services
Preventive Service

4. **What is Part B also called?** D. Inpatient Hospital Care
Skilled Nursing Facility
Hospice Care

5. **What are some of the things that Part B covers?** E. Original Medicare

Worksheet – Matching

(teacher's copy)

<p>1. What is Part A also called? B, hospital insurance</p>	<p>A. Medical Insurance</p>
<p>2. What are Parts A and Parts B also called? E. Original Medicare</p>	<p>B. Hospital Insurance</p>
<p>3. What is something that Part A covers? D. Inpatient hospital stays, Skilled nursing facility, Hospice Care</p>	<p>C. Doctor Visits Hospital Outpatient Services Preventive Service</p>
<p>4. What is Part B also called? A Medical Insurance</p>	<p>D. Inpatient Hospital Care Skilled Nursing Facility Hospice Care</p>
<p>5. What are some of the things that Part B covers? C. Doctor visits, Hospital Outpatient Services, Preventive Service</p>	<p>E. Original Medicare</p>

Task #3 – Identifying Conditions/Procedures for Original Medicare

Unit Goal	Unit 1 – Medicare A and B Original Medicare
Objective	By the end of this Unit students will be able to: <ul style="list-style-type: none"> • Categorize conditions or situations for Medicare Part A or Part B
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<p><u>Task #3:</u> Activity: Each pair of students receives a blank worksheet with Part A and Part B column headings. The teacher distributes an envelope to each pair with a condition/medical procedure (to be copied before the lesson). Student pairs organize the condition/procedure into the group that it is covered by Medicare Part A or B. Once all pairs are done, the teacher asks each pair one condition/procedure. The teacher has Part A and Part B on a PPT, black/whiteboard and completes as students respond</p> <p>At completion, teacher reiterates Part A and Part B: types of insurance they cover (hospital and medical) and what specifics are generally covered by each</p>
	As an ad hoc activity, the teacher has an extra set of procedures/conditions in an envelope. The teacher writes Part A and Part B on the blackboard. Each participant chooses a condition/procedure, discusses it with other participants and moves to the correct area on the board for that condition/procedure.
Duration	20-25 minutes

Assessment	<p>To be able to classify and organize, students may need to refer to previous information. The teacher should leave information on the white/blackboard to allow students to access this information.</p> <p>The teacher needs to be cognizant if any previous material was not clear and if students or student pairs are struggling. This is a sign to repeat/clarify.</p>
Teacher Observation	<p>Teacher should begin each lesson with a review from previous:</p> <ul style="list-style-type: none">● What is included in Original Medicare?● What is another name for Part A?● What is another name for Part B?● What are some things that Part A covers?● What are some things that Part B covers?

Task #3 – Materials

[teacher needs to copy and cut these before class begins]

Hospital Outpatient Services	Inpatient Hospital Stays
Doctor's Services	Preventive Services
X-Rays	Durable Medical Equipment
Hospice Care	Skilled nursing facility
Laboratory Tests	Hospice care

Student Worksheet

Part A	Part B

Worksheet (teacher's copy)

Part A	Part B
Inpatient Hospital Stays	X-Rays
Hospice Care	Preventive Services
Skilled nursing facility	Hospital Outpatient Services
	Doctor's Services
	Laboratory Tests
	Durable medical equipment

Task #4, Assessment

Unit Goal	Unit 1 – Medicare A and B Original Medicare
Objective	By the end of this Unit students will be able to: <ul style="list-style-type: none"> ● Recall that Original Medicare has two parts: Part A and Part B ● Classify the type of insurance that is associated with Part A and Part B of Medicare ● Identify and designate conditions/services for Part A and Part B Medicare
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<u>Task #4:</u> Written assessment The teacher hands out the written assessment to each participant and asks each participant to complete. After completion, teacher can collect to assess learning or review in class with participants.
Duration	15 minutes
Assessment	As this is not a course for writing, the teacher needs to accept variations in writing. Students are assessed on knowing that Part A and Part B cover different areas and they are known as Original Medicare.
Teacher Observation	Teacher should begin each lesson with a review from previous: <ul style="list-style-type: none"> ● What is included in Original Medicare? ● What is another name for Part A? ● What is another name for Part B? ● What are some things that Part A covers? ● What are some things that Part B covers? <p>It is critical the teacher explain why knowing these components is important as they are the fundamentals of Medicare.</p> <p>Teacher explains the next class will be about Medigap</p>

Task #4, Assessment - Materials

1. **What is Part A also called?** _____

2. **What is Part B also called?**

3. **What are Parts A and Parts B also called?**

4. **What is something that Part A covers?**

5. **What are some things that Part B covers?**

Assessment (Teacher's copy)

1. What is Part A also called? **Hospital insurance**
2. What is Part B also called? **Medical Insurance**
3. What are Parts A and Parts B also called? **Original Medicare**
4. What is something that Part A covers? **Inpatient hospital Inpatient hospital care, Skilled nursing facility, and Hospice care**
5. What are some of the things that Part B covers? **Doctor's services, Preventive services, Durable medical equipment, Hospital outpatient services, Laboratory Tests, X-rays, Mental health services**

Lesson 1 – Parts of Medicare/ Unit 2 – Medigap

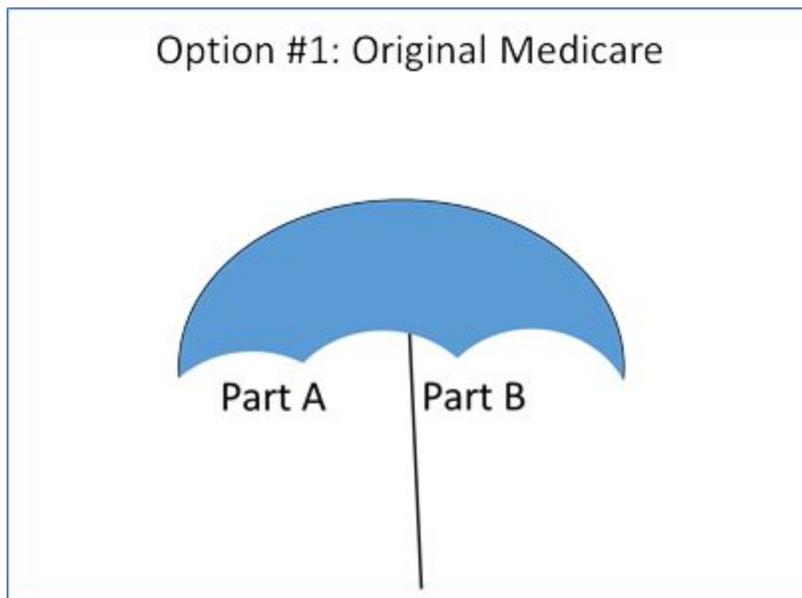
Task #1 – Reading and Identifying Medigap

Unit Goal	Unit 2 - Medigap
Objective	<p>By the end of this Unit students will be able to:</p> <ul style="list-style-type: none"> ● Identify that Original Medicare does not pay for everything and that there is a Medicare supplement (Medigap) option ● Recall that Medigap policies cover (deductibles, coinsurance and copayments) ● Remember that Medigap does not cover long-term care (like care in a nursing home), vision or dental care, hearing aids, eyeglasses, private-duty nursing, or prescription drugs ● Identify that there are certain periods to purchase Medigap policies when a person cannot be health screened ● Recognize some of the consequences of not purchasing Medigap when it is first offered
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<p>Pre-learning:</p> <p>In the other unit we learned:</p> <ul style="list-style-type: none"> ● What is included in Original Medicare? Part A and Part B ● What is another name for Part A? hospital insurance ● What is another name for Part B? medical insurance ● What are some things that Part A covers? Inpatient hospital care, skilled nursing facility care, Hospice care, etc. ● What are some things that Part B covers? Doctor's services, Preventive services, Durable medical equipment, Hospital outpatient services, Laboratory Tests, etc. <p>If we think of healthcare insurance like an umbrella, Original Medicare might look something like this.</p>

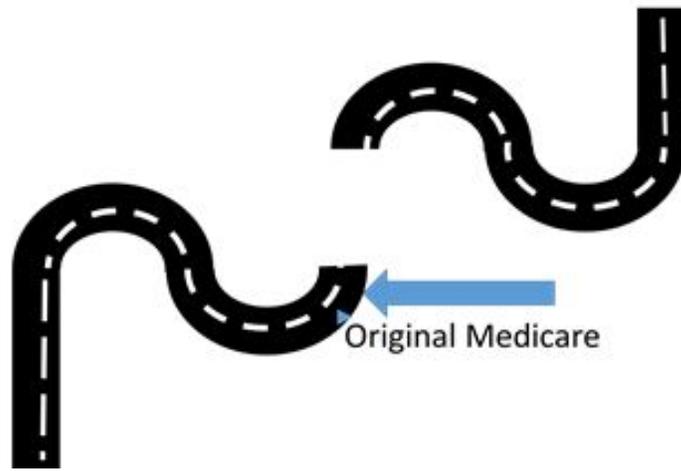
	<p>Teacher draws an umbrella titled Original Medicare on a <u>very large</u> piece of paper and posts on one wall. Under the umbrella, there are two sections titled Part A and Part B (See sample, Option #1: Original Medicare)</p> <p>Remember, Original Medicare may not cover everything for a person.</p> <p>“Let’s look at a cartoon of a road who can tell me about this picture?” “What does this picture show?”</p> <p>[Teacher is prompting students for the word – gap.]</p> <p>“We learned previously that Medicare Parts A and B cover a lot of things, but they don’t cover everything. Let’s say this side is Original Medicare, what would we call a piece that gave us more coverage.</p> <p>Let’s brainstorm - What would be a good name for something that filled in the things that Original Medicare doesn’t cover?”</p> <p>Teacher writes some of the combination words on the board. If a participant comes up with Medigap, the teacher stars it. Or after 1-2 minutes of brainstorming the teacher writes Medigap.</p> <p>“Another name for Medigap is Medicare Supplemental Insurance – but, let’s face it, Medigap is quicker, isn’t it?”</p>
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	<p>Task #1: Let's learn more about Medigap, shall we?</p> <p>Before handing out the worksheet, the teacher lists some words/similar words to check and verify meaning:</p> <ul style="list-style-type: none"> ● Provider, physician, doctor ● Private insurance companies [Humana, United HealthCare, Medica, BCBS, etc.] ● Deductibles, coinsurance and copayments (As we will be having in-depth lessons on these insurance terms, we can call them out-of-pocket expenses or just expenses for now.) ● Long-term care (like care in a nursing home) <p>The teacher folds the worksheet in half before distributing. The teacher then hands out the worksheet, explaining it will provide further information about Medigap policies and that participants should read the one side (only).</p> <p>Once all participants have read the information, the teacher reads it out loud slowly, stopping along the way to ask if there are any questions and verify understanding. Then the teacher has students open the other side of the worksheet and work in pairs to complete the questionnaire.</p> <p>Once student pairs have completed the exercise, the class reviews with each pair answering and the teacher recording answers on a white/blackboard of A/V.</p> <p>The teacher summarizes the information</p> <ul style="list-style-type: none"> ● So, does Original Medicare cover everything? ● What is that called if you want an insurance policy that fills the gaps of Original Medicare? ● Who sells it? ● What are some things Medigap covers? ● What are some things that Medigap doesn't cover?
Duration	40-50 minutes

Assessment	<p>Some of the sentences are quite long with compound and complex structures used throughout. This may be a stumbling block and the teacher needs to be aware of how students are interacting with the material. If many students are stymied by the complexity of the material as well as sentence structures, the teacher can break the worksheet into group work. The teacher may need to rework sentences and show results via A/V equipment.</p>
Teacher Observation	<p>To reinforce, the teacher should briefly repeat information from previous lessons/units to ensure students retain information.</p> <p>The paragraph at 200+ words is not a long passage, but it is quite dense with information and this may cause some students to read more slowly or wish to use a dictionary to look up words.</p>

Sample Umbrella Diagram (Option #1 – Original Medicare)

Pre-learning – Materials



Task #1 – Materials -

From the Medicare & You, 2019 Handbook

<p>Original Medicare pays for much, but not all, of the cost for covered health care services and supplies. Medicare Supplement Insurance policies, sold by private companies, can help pay some of the remaining health care costs for covered services and supplies, like copayments, coinsurance, and deductibles. Medicare Supplement Insurance policies are also called Medigap policies. Some Medigap policies also offer coverage for services that Original Medicare doesn't cover, like medical care when you travel outside the U.S. Generally, Medigap policies don't cover long-term care (like care in a nursing home), vision or dental care, hearing aids, eyeglasses, or private-duty nursing or prescription drugs.</p> <p>What else should I know about Medicare Supplement Insurance (Medigap)?</p> <p>Important facts</p> <ul style="list-style-type: none"> • It's important to compare Medigap policies since the costs can vary between insurance companies for exactly the same coverage, and may go up as you get older. Some states limit Medigap premium costs. <p>When to buy</p> <ul style="list-style-type: none"> • The best time to buy a Medigap policy is during your Medigap Open Enrollment Period. This 6-month period begins on the first day of the month in which you enroll in Part B. (Some states have additional Open Enrollment Periods.) After this enrollment period, you may not be able to buy a Medigap policy without health screening. If you're able to buy one, it may cost more. 	<ol style="list-style-type: none"> 1. Does Original Medicare pay for everything? _____ 2. Who sells Medicare Supplement policies? _____ 3. What are some of the remaining health care costs that are covered by a Medicare Supplemental plan? _____ _____ _____ 4. What is another name for Medicare Supplement policies? _____ 5. What are some things Medigap policies do not cover? _____ _____ _____ 6. Are all Medigap policies the same? _____ 7. What are some factors that make costs different? _____ _____ 8. When is the best time to buy a Medigap policy? _____ _____ _____ 9. What happens if you do not buy a Medigap policy during the Medigap open Enrollment period? _____ _____ _____
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(Teacher's copy)

Original Medicare pays for much, but not all, of the cost for covered health care services and supplies. Medicare Supplement Insurance policies, sold by private companies, can help pay some of the remaining health care costs for covered services and supplies, like copayments, coinsurance, and deductibles. Medicare Supplement Insurance policies are also called Medigap policies. Some Medigap policies also offer coverage for services that Original Medicare doesn't cover, like medical care when you travel outside the U.S. Generally, Medigap policies don't cover long-term care (like care in a nursing home), vision or dental care, hearing aids, eyeglasses, private-duty nursing or prescription drugs.

What else should I know about Medicare Supplement Insurance (Medigap)?

Important facts

- It's important to compare Medigap policies since the costs can vary between insurance companies for exactly the same coverage, and may go up as you get older. Some states limit Medigap premium costs.

When to buy

- The best time to buy a Medigap policy is during your Medigap Open Enrollment Period. This 6-month period begins on the first day of the month in which you enroll in Part B. (Some states have additional Open Enrollment Periods.) After this enrollment period, you may not be able to buy a Medigap policy without health screening. If you're able to buy one, it may cost more.

1. Does Original Medicare pay for everything? **No**
2. Who sells Medicare Supplement policies?
Private companies
3. What are some of the remaining health care costs that are covered by a Medicare Supplemental plan?
It can help pay some of the remaining health care costs for covered services and supplies, like copayments, coinsurance, and deductibles.
4. What is another name for Medicare Supplement policies?
They are also called Medigap policies
5. What are some things Medigap policies do not cover?
Medigap policies don't cover long-term care (like care in a nursing home), vision or dental care, hearing aids, eyeglasses, private-duty nursing or prescription drugs.
6. Are all Medigap policies the same? **No**
7. What are some factors that make costs different?
Costs can vary between insurance companies for exactly the same coverage, and may go up as you get older. Some states limit Medigap premium costs.
8. When is the best time to buy a Medigap policy?
The 6-month period begins on the first day of the month in which a person enrolls in Part B
9. What happens if you do not buy a Medigap policy during the Medigap open Enrollment period?
You may not be able to buy a Medigap policy without health screening. If you're able to buy one, it may cost more.

Task #2 - Listening Exercise – Medigap Policies

Unit Goal	Unit 2 - Medigap
Objective	<p>By the end of this Unit students will be able to listen to the video and:</p> <ul style="list-style-type: none"> ● Identify that Original Medicare does not pay for everything and that there is a Medicare supplement (Medigap) option ● Recall that Medigap policies cover some out-of-pocket expenses (deductibles, coinsurance and copayments) ● Remember that Medigap does not cover some items [long-term care (like care in a nursing home), vision or dental care, hearing aids, eyeglasses, private-duty nursing or prescription drugs] ● Identify that Medigap policies let a beneficiary choose their doctor ● Recognize that Medigap covers a person who travels/moves
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<p>Task #2: The teacher explains that the class will be watching a video about Medigap insurance.</p> <p>The teacher hands out the worksheet with areas that the participants need to listen for. Because the video provides a lot of material, the worksheet is reviewed ahead and the teacher will stop the video throughout to make sure everyone hears everything.</p> <p>The teacher instructs participants to work in pairs.</p> <p>The teacher reviews questions and checks/verifies lexis.</p> <p>Because this video gets into specific areas of Medigap, the teacher should only play to 1:04. The rest of the video will be played at a later time in different units.</p> <p>“Learn About Medigap Plans” video https://www.youtube.com/watch?v=QoFBSHKG9fA</p>

	<p>The teacher may need to play video multiple times so participants can hear.</p> <p>When participants have completed, the teacher uses a blank copy on an A/V so all can see and as a group they review. (The teacher may call on pairs of students for their answers or ask participants to offer answers.)</p> <p>Teacher summarizes key points from the video:</p> <ul style="list-style-type: none"> ● Original Medicare does not pay for everything and that there is a Medicare supplement (Medigap) option ● Medigap policies cover (deductibles, coinsurance and copayments) ● Medigap policies do not cover long-term care (like care in a nursing home), vision or dental care, hearing aids, eyeglasses, private-duty nursing or prescription drugs ● Medigap policies let you choose your doctor ● Medigap covers a person who travels/moves
Duration	30-45 minutes
Assessment	The teacher needs to observe how students are interacting with the video. If students seem confused/anxious, the teacher needs to make provisions for new lexis, and participants' ability to hear and watch the video.
Teacher Observation	As the students do not have the script, they may struggle with/accessing lexis to complete the worksheet.

Task #2 – Materials**Worksheet**

Student copy

1. What's another name for Medicare Supplemental Plan?

2. Medigap plans supplement what?

3. Who offers Medigap plans?

4. Medigap plans pay some or all of the cost of:

5. Medigap plans let you choose

6. And, they stay with you if you _____ and _____ within the U.S.

7. But, Medigap plans don't cover everything. They do not cover:

1. _____

2. _____

3. _____

4. _____

5. _____

8. Policies and prices can be different by:

Worksheet

Teacher's copy

1. What's another name for Medicare Supplemental Plan?

Medigap

2. Medigap plans supplement what?

Original Medicare or Medicare Parts A and B

3. Who offers Medigap plans?

Private insurance companies

4. Medigap plans pay some or all of the cost of:

Deductibles, coinsurance and copayments [Teacher's note, we can call these out-of-pocket expenses or just expenses for now.]

5. Medigap plans let you choose _____

Your provider

6. And, they stay with you if you _____ and _____ within the U.S.

Move, travel

7. But, Medigap plans don't cover everything. They do not cover:

Vision, hearing, dental, long-term care, prescription drugs

8. Policies and prices can be different by:

Insurance company

Task #3 – True-False Medigap Exercise

Unit Goal	Unit 2 - Medigap
Objective	<p>By the end of this Unit students will be able to:</p> <ul style="list-style-type: none"> ● Recall that Original Medicare does not pay for everything and that there is a Medicare supplement (Medigap) option ● Recall that Medigap policies cover (deductibles, coinsurance and copayments) ● Remember that Medigap does not cover long-term care (like care in a nursing home), vision or dental care, hearing aids, eyeglasses, or private-duty nursing or prescription drugs ● Recall that Medigap policies let you choose your doctor ● Remember that Medigap covers a person who travels/moves ● Remember that there are periods of time when it is best to purchase Medigap
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<p><u>Task #3:</u> The teacher explains that we're going to check understanding and have a group discussion.</p> <p>The teacher hands out the true-false worksheet and instructs small groups of students to chat or review previous information to get the correct response.</p> <p>When all groups have completed, the teacher reviews each question by asking a representative from each group their response. The teacher records the answers using black/white board or A/V.</p> <p>Teacher summarizes:</p> <ul style="list-style-type: none"> ● Original Medicare does not pay for everything and that there is a Medicare supplement (Medigap) option ● Medigap policies cover (deductibles, coinsurance and copayments)

	<ul style="list-style-type: none"> ● Medigap policies do not cover long-term care (like care in a nursing home), vision or dental care, hearing aids, eyeglasses, private-duty nursing or prescription drugs ● Medigap policies let you choose your doctor ● Medigap covers a person who travels/moves
Duration	20-25 minutes
Assessment	This exercise reinforces the basic concepts of Medigap plans and allows students to interact with each other to get the correct answer. Specific details for what are/are not covered are important in general, but the point is that participants understand and remember that Original Medicare has a supplement and that even with a supplement some healthcare items may not be covered.
Teacher Observation	The teacher needs to be aware of dominant figures in group work and ensure groups are evenly mixed for personalities.

Task #3 – Materials
(Student copy)

1. True or False: _____ Original Medicare pays for everything
2. True or False: _____ Another name for Medicare Supplemental Plans is MediHelp
3. True or False: _____ Private insurance companies offer Medigap plans.
4. True or False: _____ Medigap plans pay some or all of the cost of deductibles, coinsurance and copayments
5. True or False _____ Medigap plans let you choose your provider
6. True or False _____ If you move and travel in the U.S., Medigap plans stay with you
7. True or False _____ Medigap plans **cover everything**. Medigap definitely covers: Vision, hearing, dental, long-term care, prescription drugs
8. True or False _____ If you do not buy a Medigap policy during the Medigap Open enrollment period, you may not be able to buy a Medigap policy. If you're able to buy one, it may cost more.

(Teacher's copy)

1. True or False: <u>False</u>	Original Medicare pays for everything
2. True or False: <u>False</u>	Another name for Medicare Supplemental Plans is MediHelp
3. True or False: <u>True</u>	Private insurance companies offer Medigap plans.
4. True or False: <u>True</u>	Medigap plans pay some or all of the cost of deductibles, coinsurance and copayments
5. True or False: <u>True</u>	Medigap plans let you choose your provider
6. True or False: <u>True</u>	If you move and travel in the U.S., Medigap plans stay with you.
7. True or False: <u>False</u>	Medigap plans cover everything . Medigap definitely covers: Vision, hearing, dental, long-term care, prescription drugs.
8. True or False: <u>True</u>	If you do not buy a Medigap policy during the Medigap Open enrollment period, you may not be able to buy a Medigap policy. If you're able to buy one, it may cost more.

Task #4 – Listing Advantages and Disadvantages of Medigap

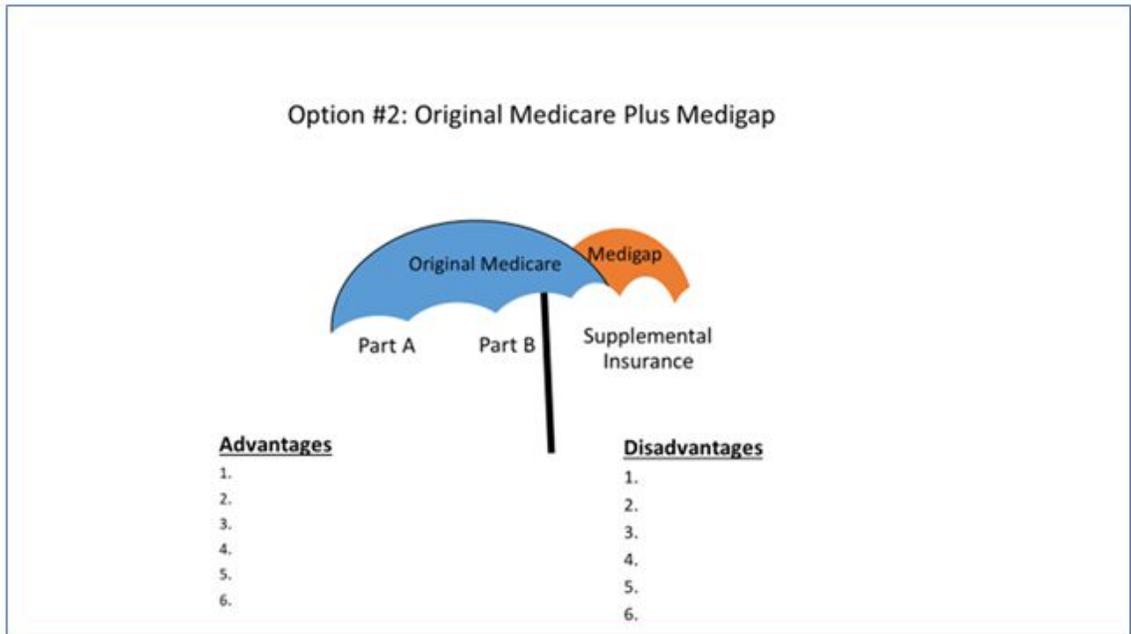
Unit Goal	Unit 2 - Medigap
Objective	By the end of this Unit students will be able to: <ul style="list-style-type: none"> • Categorize advantages and disadvantages of Medigap policies
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<p><u>Task #4:</u> The teacher explains that while in the first drawing of Original Medicare covered some things, Medigap – like a little addition to the original umbrella - covers more things.</p> <p>The teacher draws an umbrella that looks like the first drawing, but this time includes a supplemental umbrella that extends further. The supplemental umbrella is entitled Medigap and beneath there's a box for 'supplemental insurance.' See sample umbrella with Medigap as well as area for advantages/disadvantages.</p> <p>Depending on class size, the teacher arranges participants into groups with 3-4 people (4-5). Each group is told to meet, discuss and come up with a list of advantages or disadvantage of a Medigap plan.</p> <p>The teacher distributes advantages/disadvantages sheets to each student and asks that each person should complete even though one person will represent each group.</p> <p>Once all groups have met, discussed, and written advantages/disadvantages, the teacher asks a group to give an advantage/disadvantage and the teacher records on the 'umbrella' drawing created (see sample).</p> <p>Before the teacher records each advantage/disadvantage, the class is asked to verify – is this true? Is this an advantage/disadvantage of a Medigap plan?</p>
Duration	20-30 minutes

Assessment	The purpose of the exercise is for students to move to a higher order of processing information about Medigap policies. As well, with each participant making their own list it further helps them to remember and record information.
Teacher Observation	<p>As the purpose of the task is not perfect grammar/lexis, having students record their own information allows them not to be embarrassed if they are having difficulties with spelling, etc.</p> <p>The large drawings/diagrams will be the basis for future lessons when we have in-depth comparing/contrasting of plans and Medicare parts. This is the second in the series.</p>

Task #4 – Materials

Advantages	Disadvantages

Sample Umbrella Drawing with Advantages/Disadvantages



Teacher's Copy

Advantages

- Medicare supplemental policies (Medigap) are supplements to Original Medicare
- Medigap policies pay some or all of the cost of: Deductibles, co-insurance and copayments [Teacher's note, we can call these out-of-pocket expenses for now.]
- Medigap policies let you see any provider that participates in Medicare
- And they stay with you if you move and travel within the U.S.

Disadvantages

- Medigap policies don't cover long-term care (like care in a nursing home), vision or dental care, hearing aids, eyeglasses, private-duty nursing or prescription drugs
- Costs can vary between insurance companies for exactly the same coverage,
- If you do not buy a Medigap policy during the Medigap open Enrollment period, you may not be able to buy a Medigap policy. If you're able to buy one, it may cost more.

Task #5 – Assessment - Medigap Policies

Unit Goal	Unit 2 - Medigap
Objective	<p>By the end of this Unit students will be able to:</p> <ul style="list-style-type: none"> ● Recognize that Original Medicare doesn't cover everything ● Know that supplemental insurance is known as Medigap ● Remember that Medigap covers some out-of-pocket expense ● Recall that Medigap is sold by private insurance carriers ● Recall that Medigap doesn't cover other items (dental, eyecare, long-term care, etc.) ● Identify what happens if a member doesn't sign up at the right time
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<p>Written assessment</p> <p>The teacher hands out the written assessment to each participant and asks each participant to complete.</p> <p>After completion, teacher can collect to assess learning or review in class with participants</p>
Duration	15-20 minutes
Assessment	<p>This is not a class for students to be assessed on their grammar/lexis. As such, the teacher needs to accept variations on writing for participants. Students are assessed on knowing that Original Medicare does not cover everything and that Medigap plans exist. Memorization of all components is not the purpose but more the idea that neither Original Medicare or Medigap covers everything.</p>

Teacher Observation	<p>Teacher should begin each lesson with a review from previous:</p> <ul style="list-style-type: none">● What is included in Original Medicare?● What is another name for Part A?● What is another name for Part B?● What are some things that Part A covers?● What are some things that Part B covers?● Does Original Medicare cover everything?● What is supplemental insurance known as?● What are some things that it covers?● What are some things it doesn't cover?● What happens if you don't sign up at the right time? <p>It is critical the teacher explain why knowing these components is important as they are the fundamentals of Medicare.</p> <p>Teacher explains we are moving to the other Parts of Medicare, Part C and Part D.</p>
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Task #5 – Materials

1. Does Original Medicare pay for everything? _____

2. What's another name for Medicare Supplemental Plan? _____

3. Medigap plans supplement what?

4. Who offers Medigap plans?

5. Medigap plans pay some or all of the cost of:

6. Medigap plans let you choose

7. And, they stay with you if you _____ and _____ within the U.S.

8. But, Medigap plans don't cover everything. They do not cover:

9. What are some factors that make costs different?

10. What happens if you do not buy a Medigap policy during the Medigap open Enrollment period?

Teacher's copy

1. **Does Original Medicare pay for everything?** No
2. **What's another name for Medicare Supplemental Plan?**
Medigap
3. **Medigap plans supplement what?**
Original Medicare or Medicare Parts A and B
4. **Who offers Medigap plans?**
Private insurance companies
5. **Medigap plans pay some or all of the cost of:**
Deductibles, coinsurance and copayments [Teacher's note, we can call these out-of-pocket expenses for now.]
6. **Medigap plans let you choose** _____
Your provider
7. **And, they stay with you if you** _____ **and** _____ **within the U.S.**
Move, travel
8. **But Medigap plans don't cover everything. They do not cover:**
Vision, hearing, dental, long-term care, prescription drugs, eyeglasses, or private-duty nursing
11. **What are some factors that make costs different?**
Costs can vary between insurance companies for exactly the same coverage, and
May go up as you get older.
12. **What happens if you do not buy a Medigap policy during the Medigap open Enrollment period?**
You may not be able to buy a Medigap policy. If you're able to buy one, it may cost more.

Lesson 1 – Parts of Medicare/Unit 3 – Medicare Part C, Medicare Advantage and Part D, Prescription Drugs

Task #1 - Listening and worksheet

Unit Goal	Unit 3 - Medicare C, Medicare Advantage and Part D, Prescription Drug
Objective	<p>By the end of this Unit students will be able to:</p> <ul style="list-style-type: none"> ● Identify Medicare Part C and Part D ● Remember that Medicare Part C is Medicare Advantage ● Recall that Medicare Part D is for prescription drugs ● Remember that Parts C and D are provided by private insurance companies
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<p><u>Review from previous lessons:</u> Teacher should begin each lesson with a review from previous:</p> <ul style="list-style-type: none"> ● What is included in Original Medicare? ● What is another name for Part A? ● What is another name for Part B? ● What are some things that Part A covers? ● What are some things that Part B covers? ● Does Original Medicare cover everything? ● What is supplemental insurance known as? ● What are some things that it covers? ● What are some things it doesn't cover? ● What happens if you don't sign up at the right time? <p>So far, we've learned about Medicare Parts A and B and Medigap. Who wants to guess what the next two parts of Medicare are called? [Teacher waits to see if anyone guesses Part C and D. After a few seconds, the teacher gives the answer.]</p>

	<p>Teacher explains that the class will be watching a video from the Centers for Medicare & Medicaid (CMS). The teacher also explains that knowing CMS is important. The class will discuss/learn in later lessons about CMS and our State’s Senior Linkage Line, assistance program. These are two great sources of information that are free of charge.</p> <p>The teacher hands out the worksheet and reviews each question. Participants can work individually or in pairs. The teacher explains that question #5 has a lot of information, and we will be stopping the video throughout and replaying the video a number of times.</p> <p>The teacher replays the video so students can complete the worksheet. The class works together to answer the worksheet with the teacher recording answers via A/V so students can review information and see answers to check spelling/lexis.</p> <p>The teacher summarizes information from the video:</p> <ul style="list-style-type: none"> ● Identify the 4 Parts of Medicare and Medigap ● Recall the insurance names for Parts A, B and Medigap ● Recognize Part C is for Medicare Advantage and ● Identify that Part D is for Prescription Drugs
Duration	20-30 minutes
Assessment	The worksheet moves participants from being an inactive listener to a participant watching for information to include on the worksheet.
Teacher Observation	<p>The initial information is review but the teacher will need to stop the video to ensure the participants have time to hear and write the answers to the questions.</p> <p>While the questions are straightforward, question #5 requires attention to information as there are many components.</p>

Video link: “Medicare & You: Different Parts Of Medicare” (note, **only show video to 1:40**. The rest is more detailed information that will be covered in a later class.)

<https://youtu.be/9w4n5M18fto>

Task #1 – Materials

Worksheet with Video Task #1

1. What are the four parts of Medicare called?

2. Review question: what is Part A called?

3. Another review question: what is Part B called?

4. What is another name for Part C?

5. What are two characteristics of Part C? (There are four.)

6. What does Part D cover?

7. Who runs both Part C and Part D of Medicare?

Worksheet with Video Task #1

(Teacher's copy)

1. What are the four parts of Medicare called?

Parts A, B, C, and D

2. Review question: what is Part A called?

Hospital Insurance

3. Another review question: what is Part B called?

Medical Insurance

4. What is another name for Part C?

Medicare Advantage

5. What are two characteristics of Part C? (There are four.)

Run by Medicare-approved private insurance companies

Include all the benefits of Part A and Part B

They can include extra benefits and services

They usually include Part D, prescription drugs

6. What does Part D cover?

Prescription drugs

Run by Medicare-approved private insurance companies

7. Who runs both Part C and Part D of Medicare?

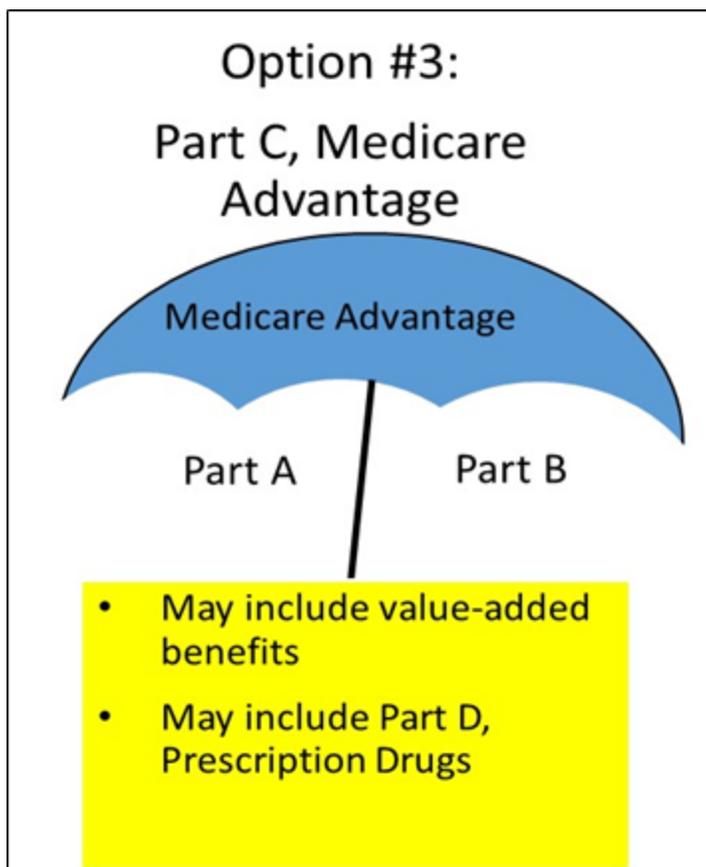
Run by Medicare-approved private insurance companies

Task #2 - Matching Exercise

Unit Goal	Unit 3 - Medicare C Medicare Advantage
Objective	By the end of this Unit students will be able to: <ul style="list-style-type: none"> ● Identify the 4 Parts of Medicare and Medigap ● Recall the insurance names for Parts A, B and Medigap ● Recognize Part C is for Medicare Advantage and ● Identify that Part D is for Prescription Drugs
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activity	<p>As in previous classes, the teacher draws an umbrella titled Medicare Advantage on a <u>very large</u> piece of paper and posts on one wall.</p> <p>Under the umbrella there are two sections titled Part A and Part B and a box that includes value-added services and Part D, prescription drugs</p> <p style="color: red;">As we've been talking about with our umbrellas, in this case Part C, Medicare Advantage, includes both Parts A and B and it can include other value-added services. Also, it can include Part D, prescription drugs.</p> <p><u>Task #2:</u> Activity:</p> <p style="color: red;">Now, in this exercise, we'll see if you can find the correct answer for each of the 4 Parts of Medicare. You can work individually or in pairs.</p> <p>The teacher hands out the Multiple-Choice Questionnaire Worksheet. Throughout the exercise as participants are working, teacher moves around to ensure all information is understood. If students are struggling with lexis, teacher writes on board and explains.</p>

Activities	<p>Students are allowed to review previous information and talk to one another.</p> <p>Once all students have completed the exercise, the teacher uses A/V equipment to show the worksheet. Teacher asks for answers and asks participants to answer by raising their hand. The teacher records correct answers so all can see.</p> <p>Teacher summarizes information:</p> <ul style="list-style-type: none"> ● There are 4 Parts to Medicare A, B, C, and D ● Medicare Part C is called Medicare Advantage ● Medicare Part D is Prescription Drug ● Medicare Advantage includes Parts A and B and can include extra benefits and services ● Medicare Advantage can include Part D, Prescription drugs
Duration	15-20 minutes
Assessment	Multiple-choice exercises allow students to differentiate the Parts of Medicare. Some questions are easier to choose as the responses are more obvious; however, some require the participant to be able to differentiate between the Parts and know the particulars.
Teacher Observation	<p>It's important that the teacher be aware of any difficulties with lexis in the worksheet. While it is review from the previous unit, participants may continue to have difficulties.</p> <p>It's important that the teacher synopsize information before the next unit to ensure participants are understanding the concepts.</p>

Sample umbrella diagram for Medicare Advantage



Task #2 – Materials

Circle the correct answer(s).

(Student copy)

<p>1. Circle the four parts of Medicare</p>	<p>a. Parts Mickey and Minnie Mouse b. Parts A, B, C, and D c. Parts L, M, N, and O d. Parts X, Y and Z</p>
<p>2. Part C is also known as</p>	<p>a. Medigap b. Medicare Charlie c. Medicare Supplemental Coverage d. Medicare Advantage</p>
<p>3. Prescription Drug coverage is also called</p>	<p>a. Part D b. Part A c. Part B d. Part P</p>
<p>4. Choose all that are true about Part C plans</p>	<p>a. Run by Medicare-approved private insurance companies b. They are a supplement to Parts A and B c. Include all the benefits of Part A and Part B d. They do not include Part D, prescription drugs e. They can include extra benefits and services f. They are called Medigap policies g. They usually include Part D, prescription drugs</p>
<p>5. What is Part A called?</p>	<p>a. Medical Insurance b. Medicare Advantage c. Hospital Insurance d. Medigap insurance</p>
<p>6. What is Part B called?</p>	<p>a. Medical Insurance b. Medicare Advantage c. Hospital Insurance d. Medigap</p>
<p>7. What is Medicare supplemental insurance called?</p>	<p>a. Medical Insurance b. Medicare Advantage c. Hospital Insurance d. Medigap</p>

Circle the correct answer(s). (Teacher copy)

<p>1. Circle the four parts of Medicare</p>	<p>a. Parts Mickey and Minnie Mouse b. <u>Parts A, B, C, and D</u> c. Parts L, M, N, and O d. Parts X, Y and Z</p>
<p>2. Part C is also known as</p>	<p>a. Medigap b. Medicare Charlie c. Medicare Supplemental Coverage d. <u>Medicare Advantage</u></p>
<p>3. Prescription Drug coverage is also called</p>	<p>a. <u>Part D</u> b. Part A c. Part B d. Part P</p>
<p>4. Choose all that are true about Part C plans</p>	<p>a. <u>Run by Medicare-approved private insurance companies</u> b. They are a supplement to Parts A and B c. <u>Include all the benefits of Part A and Part B</u> d. They <u>do not</u> include Part D, prescription drugs e. <u>They can include extra benefits and services</u> f. They are called Medigap policies g. <u>They usually include Part D, prescription drugs</u></p>
<p>5. What is Part A called?</p>	<p>a. Medical Insurance b. Medicare Advantage c. <u>Hospital Insurance</u> d. Medigap insurance</p>
<p>6. What is Part B called?</p>	<p>a. <u>Medical Insurance</u> b. Medicare Advantage c. Hospital Insurance d. Medigap</p>
<p>7. What is Medicare supplemental insurance called?</p>	<p>a. Medical Insurance b. Medicare Advantage c. Hospital Insurance d. <u>Medigap</u></p>

Task #3 - Worksheet/Differentiation

Unit Goal	Unit 3 - Medicare C Medicare Advantage
Objective	By the end of this Unit students will be able to: <ul style="list-style-type: none"> ● Differentiate the Parts of Medicare ● Identify some of the known characteristics of the Medicare Parts
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<p><u>Task #3:</u> Activity: teamwork, creating a list of all the Medicare Parts and what we know about them</p> <p>The teacher hands out the blank form for students to complete. The teacher explains this is a teamwork effort and participants can access previous information and chat. Also, we do not know all information currently so some areas can be left blank; however, if we know the information, we can fill it in.</p> <p>The teacher reviews the left column to ensure areas 1-5 are understood by participants.</p> <p>As participants are working together, teacher moves around the classroom ensuring directions are understood.</p> <p>(If there are enough groups) The teacher has prepared a large sheet of paper with information 1-5 for each part of Medicare. The teacher can have an individual group complete answers 1-5 for a particular Part of Medicare. When all groups have completed their individual worksheets, they present information to the class. The class discusses and verifies that information is accurate.</p> <p>The teacher also records and summarizes information onto a large sheet of paper (this will be used as a reminder and will be displayed in the classroom). This information will be expanded on and completed in upcoming classes.</p>

Duration	20-30 minutes
Assessment	<p>The purpose of the exercise is for students to move to a higher order of processing information about the Parts of Medicare.</p> <p>This also provides an opportunity for participants to produce their knowledge of previous classes.</p>
Teacher Observation	<p>The large drawings/diagrams will be the basis for further in-depth compare/contrasting of plans and Medicare parts. This is the third in this series.</p>

Task #3 – Materials

Student Copy

	Part A	Part B	Medigap	Part C	Part D
1. What is another name?					
2. What does this Part of Medicare cover?					
3. Does it include anything extra?					
4. Is there anything that this Part does not cover?					
5. Can I choose my doctor?					
6. Am I covered if I travel?					

Teacher's Copy

	Part A	Part B	Medigap	Part C	Part D
1. What is another name?	Hospital Insurance	Medical Insurance	Supplemental Insurance	Medicare Advantage	Prescription drugs
2. What does this Part of Medicare cover?	<ul style="list-style-type: none"> • Inpatient hospital stays/ Overnight hospital stays, • room, • tests, • doctor's fees; • food, while in the hospital 	<ul style="list-style-type: none"> • Doctor visits, • outpatient, preventive services [mammogram s, prostate, diabetes], • X-rays, • lab tests 	<ul style="list-style-type: none"> • Supplement to Part A and Part B-Original Medicare • Deductibles • coinsurance and • co-payments 	Include all the benefits of Part A and Part B	
3. Does it include anything extra?				<ul style="list-style-type: none"> • They can include extra benefits and services • They usually include Part D, prescription drugs 	

4. Is there anything that this Part does not cover?	Yes	Yes	<ul style="list-style-type: none"> • Vision, • hearing, • dental, • long-term care, • prescription drugs, • eyeglasses, or • private-duty nursing 		
5. Can I choose my doctor?			Yes		
6. Am I covered if I travel?			Yes		

Task #4 - Assessment

Unit Goal	Unit 3 - Medicare Part C, Medicare Advantage and Part D, Prescription Drug
Objective	By the end of this Unit students will be able to: <ul style="list-style-type: none"> ● Recognize and differentiate between the 4 Parts of Medicare ● Identify insurance types and area of coverage for the Parts of Medicare (including Medigap)
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<p>Realia: To have some fun, the teacher can bring in a stuffed toy and change the story to the type of animal represented by the toy.</p> <p>Task #4: Written assessment</p> <p>The teacher hands out the written assessment to each participant and asks each participant to complete. After completion, teacher can collect to assess learning or review in class with participants</p>
Duration	15-20 minutes
Assessment	This is not a class for students to be assessed on their grammar/lexis. As such, the teacher needs to accept variations on writing for participants. Students are assessed on knowing that there are 4 Parts to Medicare. They should be able to recognize and define the 4 Parts and what they generally cover
Teacher Observation	<p>It is critical the teacher explain why knowing these components is important as they are the fundamentals of Medicare.</p> <p>In the next class we will be doing a review of the Parts of Medicare.</p>

Task #4 – Final Assessment - Materials

(student copy)

Fill-in-the-blank story

Once upon time, there was a **frog** named Freddy who was retiring from work at the Happy **Frog** factory. He had worked for a number of years as a manager at the Happy **Frog**. Freddy was looking into Medicare. Freddy knew there were _____ Parts to Medicare.

The first two parts, Part _____ and Part _____ were also called _____ Medicare. Part _____ was also known as _____ . And Part _____ was also known as _____ .

_____ Medicare did not cover all of Freddy's needs so he looked into a supplemental insurance plan called a _____ .

Freddy was very excited he also heard there were other parts of Medicare. He heard there was something called Medicare Part _____ , also known as Medicare _____ plans. These plans included _____ things.

Freddy was thrilled to hear that Medicare Part _____ included prescription drugs. Freddy had high blood pressure and was on medications.

(teacher's copy)

Fill-in-the-blank story

Once upon time, there was a frog named Freddy who was retiring from work at the Happy Frog factory. He had worked for a number of years as a manager at the Happy Frog. Freddy was looking into Medicare. Freddy knew there were 4 Parts to Medicare.

The first two parts, Part A and Part B were also called **Original** Medicare. Part A was also known as **Hospital Insurance**. And Part B was also known as **Medical insurance**.

Original Medicare did not cover all of Freddy's needs so he looked into a supplemental insurance plan called a **Medigap plan**.

Freddy was very excited he also heard there were other parts of Medicare. He heard there was something called Medicare Part C, also known as Medicare **Advantage** plans. These plans included **extra** things.

Freddy was thrilled to hear that Medicare Part D included prescription drugs. Freddy had high blood pressure and was on medications.

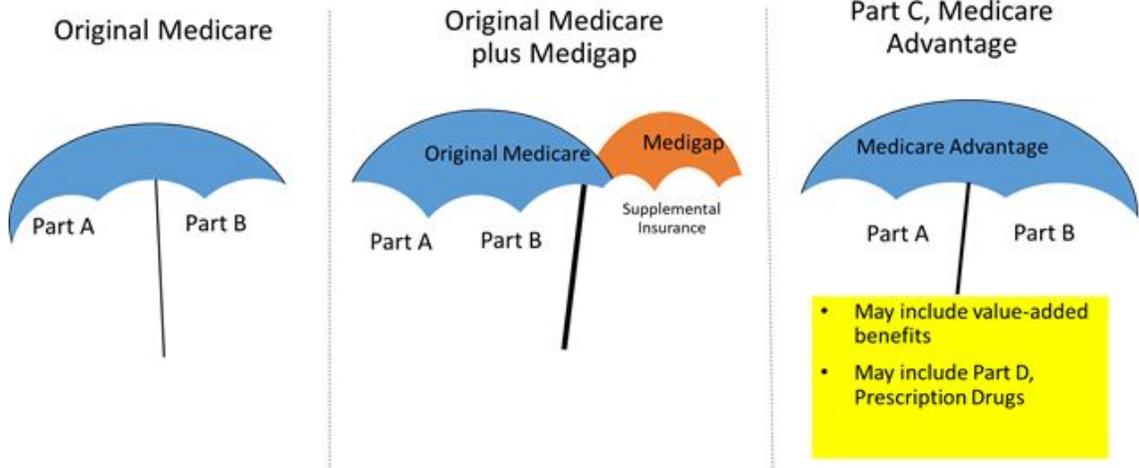
Lesson 1 – Parts of Medicare/Unit 4 – Unit Review and Assessment

Task #1 –Watching a Video and Answering Questions for Review

Unit Goal	Unit 4 - Unit Assessment
Objective	By the end of this Unit students will be able to: <ul style="list-style-type: none"> • Classify the 4 Parts of Medicare • Identify which sector of insurance is designated by each Part
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<p>Task #1 Teacher – “So far we’ve seen all the Parts of Medicare and Medigap and how they fit together.” Teacher shows how each unit we’ve discussed contains different elements and how some are coordinated. (Umbrellas have been created for previous units. The sample shows all umbrellas so far.)</p> <p>As a review, let’s watch a video and complete a worksheet to remind us about the Parts of Medicare.</p> <p>Video: “The Medicare Basics” https://youtu.be/oOClkw1TNks [start at 0:35]</p> <p>The teacher distributes the worksheet and reviews the worksheet with participants. Because this is a review, participants may know the responses before the video is played. That’s great. The teacher plays the video once and then multiple times stopping after each section so participants can respond to the worksheet. Once all participants have completed the worksheet, they compare answers with a partner. The teacher leads the class and asks students to answer questions. The teacher records the worksheet on A/V so participants can check answers and spelling.</p> <p>The teacher can also reference diagrams to reinforce concepts of the Parts of Medicare and their coverage names.</p>
Duration	15-20 minutes

Assessment	Participants will have heard some of this information 10+ times and this exercise may be optional. This is a great time to verify understanding and to ensure participants truly understand the fundamentals.
Teacher Observation	As this is one of the final reviews before the exam, it's a great time to ferret out any issues/questions that remain. The teacher can also clarify that this is a good review before our next exercise which may move more quickly and this ensures everyone understands all Parts.

Sample coordinated umbrella diagram



Task #1 – Materials

1. There are _____ Parts of Medicare and _____ was mentioned as a fifth option.

2. What's Part A for:

3. Which Parts are optional?

4. What's Part B for:

5. What's another name for Part C? _____

6. What's Part D for:

7. True or False – you can sometimes get Part D when you buy Part C.

8. There is also supplemental insurance. This insurance covers some of the costs not included in

Teacher copy

1. There are _____ Parts of Medicare and _____ was mentioned as a fifth option.

4; Medicare Supplemental Insurance/Medigap

2. What's Part A for:

Hospital Insurance

3. Which Parts are optional?

B, C, and D

4. What's Part B for:

Medical Insurance

5. What's another name for Part C? _____

Medicare Advantage

6. What's Part D for:

Prescription Drugs

7. True or False – you can sometimes get Part D when you buy Part C.

True

8. There is also supplemental insurance. This insurance covers some of the costs not included in

Parts A and B

Task #2 – Medicare BINGO!

Unit Goal	Unit 5 - Unit Assessment
Objective	By the end of this Unit students will be able to: <ul style="list-style-type: none"> ● Remember the 4 Parts of Medicare ● Recall all insurance names with each Part of Medicare ● Identify and recall the name for supplemental Medicare insurance, Medigap
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<p>Task #4 Bingo (review)</p> <ol style="list-style-type: none"> 1. On blackboard/whiteboard Teacher writes out the four Parts of Medicare and Medigap below and asks participants to shout out the insurance name <ul style="list-style-type: none"> Part A Hospital Insurance Part B Medical Insurance Part C Medicare Advantage Part D Prescription Drug Medigap Medicare Supplemental Insurance 2. Teacher explains that we will be playing Medicare bingo 3. The teacher distributes blank playing cards and explains that participants need to fill each box with a Part of Medicare or Medigap name into each box (Samples of two different options are shown) 4. The teacher ensures the Bingo board has been copied and that the bingo board pieces have been copied and cut 5. The teacher mingles ensuring participants understand directions and are writing an individual name into each open box 6. The teacher distributes pieces of paper or some item so students can cover their board when the correct answer is read 7. To show participants how the game is played, a bingo piece is drawn:

Activities	<p>B – Known as Medicare Part C (Medicare Advantage)</p> <p>8. Teacher calls out – “What is known as Medicare Advantage?”</p> <p>9. Students respond “Part C”</p> <p>10. Teacher shows if a participant has Part C under letter B, they cover that tile.</p> <p>11. This can be repeated so participants understand that</p> <ol style="list-style-type: none"> a. They will respond with the correct name of a Medicare Part b. They will cover one tile under the letter if they have the corresponding Medicare Part <p>12. If there are small prizes that can be distributed to winners, that increases the fun of the game.</p>
Duration	Teacher’s judgment 5-8 rounds
Assessment	This is a way for participants to review the Parts of Medicare in an interactive fashion. Because the teacher has written the information on the board, participants do not feel embarrassed to try to look through notes or ask another classmate.
Teacher Observation	<p>As there are many variables with this exercise, the teacher may need to stop after calling the letter so participants have time to locate it on their board before proceeding.</p> <p>“B....pause, pause....”</p> <p>Also, the teacher may want to point out the black/white board where information has been written if a participant seems confused.</p>

Task #2 – Materials

See the following pages for

Student copy to be completed by participant (to be copied before class)

Sample #1

Sample #2

Teacher's board

Medicare Parts to be copied and cut before class (to use like numbers)

B**I****N****Free****G****O**

Sample #1

B	I	N	G	O
Medicare Part A	Medicare Part B	Medicare Part C	Medigap	Medicare Part D
Medicare Part C	Medicare Part A	Medigap	Medicare Part C	Medicare Part B
Medigap	Medicare Part D	Free	Medicare Part D	Medigap
Medicare Part B	Medigap	Medicare Part D	Medicare Part A	Medicare Part C
Medicare Part A	Medicare Part D	Medicare Part A	Medicare Part B	Medicare Part A

Sample #2

B	I	N	G	O
Medigap	Medicare Part B	Medicare Part D	Medicare Part A	Medicare Part C
Medicare Part B	Medicare Part C	Medicare Part A	Medigap	Medicare Part B
Medicare Part A	Medicare Part D	Free	Medicare Part D	Medicare Part A
Medicare Part C	Medicare Part A	Medicare Part B	Medicare Part C	Medigap
Medicare Part D	Medigap	Medicare Part C	Medicare Part B	Medicare Part D

Teacher's bingo board

B	I	N	G	O
Medicare Part A				
Medicare Part B				
Medicare Part C	Medicare Part C	FREE	Medicare Part C	Medicare Part C
Medicare Part D				
Medigap	Medigap	Medigap	Medigap	Medigap

Parts to be copied and cut before class



Parts to be copied and cut before class



Task #3 – Final Assessment on Lesson #1, Parts of Medicare

Unit Goal	Unit 5 - Unit Assessment
Objective	By the end of this Unit students will be able to: <ul style="list-style-type: none"> • Identify the four parts of Medicare • Know the insurance names for the four Parts
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	Task #5 Quiz Assess individually/group
Duration	15-20 minutes
Assessment	While the Parts/names of Medicare may become rote, participants may need to look through their notes to complete some of the more detailed questions.
Teacher Observation	The teacher tells participants that the next class will be a deep dive into Part C, Medicare Advantage plans Because of its complexity, a separate lesson is taught for Part D, Prescription Drug plans

Task #3 – Materials

(Students' copy)

1. There are _____ parts of Medicare, what are they called? _____

2. What are Part A and Part B also called?

3. What is Part A called?

4. What is Part B called?

5. What is something that Part A covers?

6. What are some of the things that Part B covers?

7. What's another name for Medicare Supplemental Plan?

8. Medicare Supplemental plans supplement what?

9. Who offers Medigap plans?

10. Medicare Supplemental plans pay some or all of the cost of:

11. But Medicare Supplemental plans don't cover everything. They do not cover:

12. What is another name for Part C?

13. What are two characteristics of Part C? (There are four.)

14. What does Part D cover?

(Teacher's copy)

1. There are _____ parts of Medicare, what are they called? 4 - Parts A, B, C, and D
2. What are Part A and Part B also called? **Original Medicare**
3. What is Part A called? **Hospital Insurance**
4. What is Part B called? **Medical Insurance**
5. What is something that Part A covers? **Inpatient hospital stays/ Overnight hospital stays, room, tests, doctor's fees; food, while in the hospital**
6. What are some of the things that Part B covers? **Doctor visits, outpatient, preventive services [mammograms, prostate, diabetes], X-rays, lab tests**
7. What's another name for Medicare Supplemental Plan? **Medigap**
8. Medicare Supplemental plans supplement what? **Original Medicare or Medicare Parts A and B**
9. Who offers Medigap plans? **Private insurance companies**
10. Medicare Supplemental plans pay some or all of the cost of:
Deductibles, coinsurance and copayments [Teacher's note, we can call these out-of-pocket expenses for now.]
11. **But Medicare Supplemental plans don't cover everything. They do not cover:**
Vision, hearing, dental, long-term care, prescription drugs, eyeglasses, or private-duty nursing
12. What is another name for Part C? **Medicare Advantage**
13. What are two characteristics of Part C? (There are four.)
 - **Run by Medicare-approved private insurance companies**
 - **Include all the benefits of Part A and Part B**
 - **They can include extra benefits and services**
 - **They usually include Part D, prescription drugs**
14. What does Part D cover? **Prescription drugs**

Lesson 2 – Types of Medicare Advantage Plans /Unit 1 Medicare Advantage Plans, Deep Dive

Task #1 - Medicare Part C, Medicare Advantage plans, Extra Benefits

Unit Goal	Unit 1 - Medicare Part C, Medicare Advantage plans
Objective	<p>By the end of this Unit students will be able to:</p> <ul style="list-style-type: none"> • Classify items that may be included in Medicare Part C plans • Recognize that Medicare Advantage plans can include deductibles, copayments or coinsurance • Identify that Part C, Medicare Advantage plans have different provider networks
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<p>The teacher provides a review of previous classes by asking the class the following and letting them shout out or raise their hands to answer:</p> <p>The teacher should begin each lesson with a review from previous units:</p> <ul style="list-style-type: none"> • What is included in Original Medicare? Part A and Part B • What is another name for Part A? Hospital Insurance • What is another name for Part B? Medical Insurance • Does Original Medicare cover everything? No • What is supplemental insurance known as? Medigap • What is Part C known as? Medicare Advantage • What does Part D cover? Prescription drugs <p>Let's learn more about Part C, Medicare Advantage plans.</p> <p>Task #1: Activity: Teacher explains that in previous lessons we've briefly touched on Medicare Part C (which is known as? Medicare Advantage) and in this lesson and coming lessons we're going to learn more about them.</p>

	<p>Before playing the video, the teacher gives a brief explanation of deductibles, copayments or co-insurance. [Teacher writes these words on black/whiteboard.]</p> <p>These are insurance terms that a person should know to make the right choice when choosing Medicare. Don't panic – we've got some nice information coming in forthcoming classes where we can really understand those concepts. For now, you can think of them as out-of-pocket expenses. What does out-of-pocket mean? [teacher waits for participants to answer.] These are expenses that you pay – out of YOUR pocket/wallet. Or you can think of them as expenses you have to pay. [Teacher checks understanding of out-of-pocket expenses.]</p> <p>The teacher hands out the worksheet and reviews it with class before playing the video.</p> <p>The teacher asks students to answer individually at this time</p> <p>Teacher plays video once through and then more slowly so students can hear to answer their worksheet, stopping after some pieces.</p> <p>Teacher asks students to compare answers with a partner to see if everyone got the same answer. After 5-7 minutes, the teacher asks if the class would like to see the video again (if there are any pairs that have different answers).</p> <p>If there are no concerns, the teacher asks students to answer an individual question on the worksheet.</p> <p>Teacher summarizes the lesson: “What are some of the important things this video taught us about Medicare Part C (known as....Medicare Advantage):</p> <p>The teacher writes on black/whiteboard as participants give answers.</p> <p>The teacher explains that we're going to explore a little more about extra value benefits (This is a transition to the next lesson).</p>
Duration	20-25 minutes

Assessment	The worksheet is a good opportunity for students to move to more fully understanding the concepts of Medicare Part C. While the worksheet is only 7 questions, it introduces students to some of the key points of differentiation. This lesson is not meant to be a finite list of all inclusions, but to serve as a brief introduction. Students' understanding that there are differences from Medigap is the most important point of the lesson.
Teacher Observation	<p>Questions 5-7 are not directly answered in the video or are indicated/alluded to but not answered directly. Because of this, the teacher may need to stop the video and discuss what the video means.</p> <p>Example: "Many Medicare Advantage plans come with an annual deductible..."</p>

Video play to 1:30, video title: "Understanding Medicare Advantage Plans"

link: <https://youtu.be/Hc32C3zhxvA>

Task #1 – Materials

(Student's copy)

1. Review: What is Medicare part C called?

2. Review: Does it cover other Parts of Medicare? If yes, which other parts?

3. Can it cover other (extra things)? If yes, what other things?

4. Who runs Medicare Advantage plans?

5. Do Medicare Advantage plans include deductibles, copayments or coinsurance?

Who pays for deductibles, copayments or coinsurance?

6. Do you need to choose a doctor?

7. What happens if you choose a doctor not in the network?

Worksheet

(Teacher's Copy)

1. **Review: What is Medicare part C called?** Medicare Advantage
2. **Review: Does it cover other Parts of Medicare? If yes, which other parts?** Yes, Parts A and B
3. **Can it cover other (extra things)? If yes, what other things?** Yes. Prescription drugs, vision, hearing, and even gym/health club membership
4. **Who runs Medicare Advantage plans?** Private insurance companies
5. **Do Medicare Advantage plans include deductibles, copayments or coinsurance? Who pays for deductibles, copayments or coinsurance?**
Yes, Medicare Advantage plans include deductibles, copayments or coinsurance. The member pays the deductibles, copayments or coinsurance.
6. **Do you need to choose a doctor?**
You might, depending on the plan.
7. **What happens if you choose a doctor not in the network?**
You might pay more.

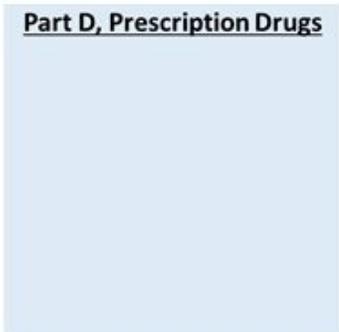
Task #2 – Reading - Medicare Part C, Medicare Advantage plans, Extra Benefits

Unit Goal	Unit 2 – Medicare Part C, Extra Benefits
Objective/Outcome	By the end of this Unit students will be able to: <ul style="list-style-type: none"> ● Recognize the extra benefits that may be included in a Part C, Medicare Advantage plan ● Report the extra benefits that may be included in a Part C, Medicare Advantage plan
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<p><u>Pre-learning vocabulary:</u> [The teacher writes the below words on the board and asks if anyone knows what they mean] restorative dentistry fillings, root canals, and crowns or bridgework – [These can be explained as dental procedures for broken or chipped teeth, or when teeth are weak in the mouth.] prescription drug compared to an over-the-counter [teacher shows realia and explains that prescriptions require a note – prescription – from a medical person where an OTC drug is one that you can pick up at the pharmacy or grocery.]</p> <p><u>Realia:</u> The teacher brings in different types of medicine bottles including aspirin, cough syrup, ibuprofen and notes what can be purchased without a prescription. To show differentiation, the teacher can show a medicine bottle (de-identified) or get an empty pill bottle from a pharmacy.</p> <p><u>Task #2:</u> Activity: The teacher puts students into 4 groups. The teacher distributes the reading to each person. Each group is assigned a paragraph to report on the extra benefits that might be included in a Medicare advantage plan.</p> <p>Because hearing and wellness are shorter passages, they will be given to one group.</p> <p>Each group is given a large piece of paper to write their findings (see presentation boards for examples). This will be used when they present their information to the class.</p>

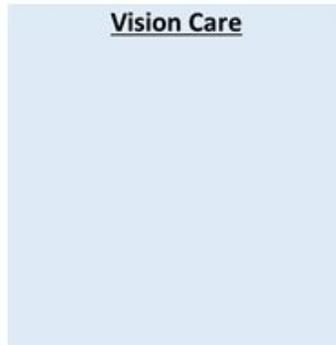
<p>Activities</p>	<p>A worksheet called Medicare Part C, Extra Benefit Worksheet will be given to each participant, So that all participants listen/participate when another group is presenting, everyone is required to write what extra benefits are possible for a given category.</p> <p>After each group presents, the class can ask questions, and will clap to show appreciation.</p> <p>To summarize, the teacher reiterates that these are POSSIBLE extra benefits that MIGHT be included in Medicare Part C. The teacher asks, ‘if some of these are important areas for you, what do you do?’ The teacher explains [if the answer is not given from participants.] A person has to research their Medicare Part C plan when you enroll AND each year, because benefits can change.</p>
<p>Duration</p>	<p>15-20 minutes</p>
<p>Assessment</p>	<p>As the information in the reading is not straight forward, this may cause some students to want to reply in a verbatim style. The teacher can encourage participants by asking, ‘what does that mean – in your words’ and assist if participants need assistance finding additional lexis.</p>
<p>Teacher Observation</p>	<p>The teacher may need to encourage participants to “present their findings.” If a group is more reticent or shy, the teacher can assist or have students sit and present information.</p> <p>The idea is not that students learn presentation skills but that they have the opportunity to find more information about possible extra benefits.</p>

**Task #2 - Materials
Presentation Boards**

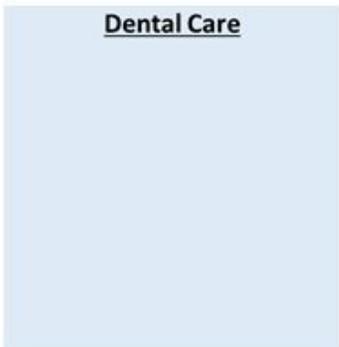
Part D, Prescription Drugs



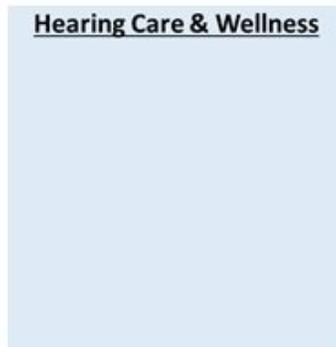
Vision Care



Dental Care



Hearing Care & Wellness



Reading**What are the Medicare Advantage benefits that are different from Original Medicare?**

You may be able to enroll in a plan that also includes additional Medicare Advantage benefits, such as:

1. Part D coverage for prescription drugs. Most Medicare Advantage plans include Part D prescription drug coverage, but be sure to read your plan documents to understand what medications are covered, if any, and your financial responsibility for covered medications, since this can vary greatly from plan to plan. Some plans may also include benefits for certain over-the-counter medications and treatments.
2. Vision care. Original Medicare does not cover routine eye exams or prescription eye glasses except in certain limited situations. However, depending on where you live, you may have Medicare Advantage benefits for routine vision care, prescription eyewear, and contact lenses.
3. Dental care. Many Medicare Advantage plans cover teeth cleaning and routine dental exams twice a year for an additional monthly premium; some may even include benefits for restorative dentistry, such as fillings, root canals, and crowns or bridgework. Medicare (Original) does not cover dental care.
4. Hearing care. Routine hearing exams and hearing aids are generally not covered under Original Medicare, but some plans include Medicare Advantage benefits or discounts for these services.
5. Wellness. Your Medicare Advantage benefits may include discounted gym memberships, yoga classes, weight management counseling, and other routine wellness services not covered under Original Medicare.

Medicare Part C, Extra Benefit Worksheet

(to be copied before class)

Student copy

Possible Extra Benefit MAY BE included	Characteristics
Part D coverage, prescription drugs.	
Vision care.	
Dental care.	
Hearing care.	
Wellness.	

Teacher's copy

Possible Extra Benefit	Characteristics
Part D coverage, prescription drugs.	Part D prescription drug coverage, certain over-the-counter medications and treatments.
Vision care.	Routine vision care, Prescription eyewear, and Contact lenses.
Dental care.	Teeth cleaning and Routine dental exams twice a year (some may be covered for an additional premium); Some may even include benefits for restorative dentistry, such as fillings, root canals, and crowns or bridgework
Hearing care.	Routine hearing exams and Hearing aids discounts
Wellness.	Discounted gym memberships, Yoga classes, Weight management counseling, and Other routine wellness services

Task #3 - Medicare Part C, Medicare Advantage plans, Provider Network

Unit Goal	Task #3 – Medicare Advantage Plan Deep Dive, Provider Networks
Objective/Outcome	By the end of this Unit students will be able to: <ul style="list-style-type: none"> ● Identify that Medicare Part C plans include provider networks ● Recall that benefits received in- or out-of-network have consequences
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activity	<p>‘We’ve been talking about some interesting extra benefits that are always included in Medicare Advantage plans. Is that right?’ [Teacher waits for participants to respond – no. Extra benefits are <u>possible</u> with a Medicare Advantage plan.]</p> <p>“Now, we’re going to examine another interesting feature of Medicare Advantage plans – this is called the network or the provider network. Does anyone have any ideas what this could mean?” [Teacher lets students discuss the terms.]</p> <p>Let’s see if we were right...</p> <p><u>Task #3:</u> The teacher distributes the worksheet and reviews questions with participants.</p> <p>The teacher will need to write on the board and explain HMO means Health Maintenance Organization and PPO is Preferred Provider Organization. (Or ask participants if they know what the terms means.)</p> <p>The teacher plays the video through once so participants can hear. Then the teacher repeats the video a number of times, stopping at intervals so participants can complete the worksheet.</p> <p>Once all participants have completed the sheet, the teacher asks for students to answer each question</p>

	<p>To summarize: So far we know what about Medicare Part C, Medicare Advantage:</p> <ul style="list-style-type: none"> ● It may come with some extra benefits ● There are provider networks involved so you need to understand more about how these networks work (this is a transition to our next lesson)
Duration	15-20 minutes
Assessment	This lesson is setting the stage of understanding for participants so that they can use this knowledge and understanding to build on
Teacher Observation	In this video, information is sometimes given after the fact or alluded to, but not directly given: “This is a list of doctors and hospitals that are connected to your plan...” For this reason, the teacher may need to replay the video and stop it after a sentence so students can hear the information.

Task #3 – Materials

https://youtu.be/7g__9XC2PpE

Video title, “Understanding Health Insurance: Provider Networks”

Video play to 0:38 only

**Worksheet
(student's copy)**

- 1. What is a provider network?**
- 2. If you stay in network what do you get?**
- 3. What happens if you go out of the network?**
- 4. As an example, what happens if you have an HMO and go out of network?**
- 5. What happens with a PPO?**

Worksheet**(Teacher's copy)****1. What is a provider network?****A list of doctors and hospitals connected to the plan you choose.****2. If you stay in network what do you get?****Discounts get passed on to you, the member.****3. What happens if you go out of network?****You could end up paying full price.****4. As an example, what happens if you have an HMO and go out of network?****The HMO doesn't pay anything (unless it's an emergency)****5. What happens with a PPO?****A PPO will always pay, but they will pay more if you stay in the network.**

Tasks #4 & 5 - Medicare Part C, Medicare Advantage plans, Provider Networks – HMOs and PPOs Differentiators

Lesson Goal	Lesson 2 - Medicare Advantage Plan Deep Dive, Provider networks – types and differentiation between HMOs and PPOs - Cost
Objective/Outcome	By the end of this lesson students will be able to: <ul style="list-style-type: none"> ● Identify and recall HMO/PPO characteristics ● Categorize and apply information relative to characteristics
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<p><u>Note to Teacher – this lesson contains two activities</u> In the previous lesson we briefly learned about provider networks, now let’s find out more about the provider networks that are common in Medicare Advantage plans.</p> <p><u>Task #4</u> Working individually, I’d like you to read two articles that give some differences between two popular Medicare Advantage plans: HMOs and PPOs.</p> <p>The teacher distributes the article to participants and asks them to read it to themselves. After 5-10 minutes, the teacher asks if there is any vocabulary that is new. If so, these are written on the board and discussed.</p> <p>The teacher then asks participants to work with partners and complete the worksheet. The teacher explains that they need to work together to complete the columns and rows for each category by HMO and PPO and then – they need to decide on a conclusion (the far right column of differences).</p> <p>The teacher mingles to ensure that participants understand the directions and are working together to find information in the article.</p>

Once all pairs have completed the exercise, the teacher uses A/V and asks a pair to share their answers. While students talk, the teacher completes a blank worksheet on the A/V so all have the same answers.

Task #5

“All right, we’ve seen some differences in the provider networks of HMOs and PPOs, haven’t we? Now, we are going to see what you all think are advantages and disadvantages of each plan.”

Pre-learning: Teacher leads a group discussion about the clause: “in most cases.” Teacher leads a discussion about why the phrase might be used, what does it mean when it’s used. The teacher might also explain the idea of how to use it when some condition doesn’t apply to every situation.

The teacher puts students into 4 groups (if it’s a large class, four groups are good. If this is a small class, two groups can work). The teacher instructs each group that they need to complete a large sheet noting advantages and/or disadvantages of HMOs or PPOs.

Group 1 – HMO Advantages
 Group 2 – HMO Disadvantages
 Group 3 – PPO Advantages
 Group 4 – PPO Disadvantages

Once each group has finished their task of writing advantages/disadvantages, they pass their sheet to another group to see if they can add ore advantages/disadvantages. This is done 4 times until the sheet is back to the original group. The teacher asks each group to present their findings to the class and if other groups added information, why they added it.

The teacher instructs participants that one person’s advantage may be another person’s disadvantage – as an example, if you live close to a hospital in your network, it might be an advantage to choose a plan that has that hospital as part of its provider network.

	As groups are presenting, the teacher records the groups' advantages and disadvantages on to the Medicare Advantage umbrella drawing made previously. This is posted and kept up in the classroom
Duration	45-60 minutes for both tasks
Assessment	These tasks allow students to identify characteristics of each provider network and then classify that information into categories of advantages/disadvantages. This requires a higher order processing of information compared to rote memorization and repetition of data.
Teacher Observation	The teacher will need to ensure participants understand all directions and feel comfortable presenting information. If a group of students is more reticent to speak, they can sit at their desks if it is more comfortable. In an extreme case of shyness, the teacher can present their information.

Task #4 - Materials

Excerpts from Medicare & You, 2019

Types of Medicare Advantage Plans

With all Medicare Advantage Plans, the only payer for services can be the Medicare Advantage Plan. The Plan becomes the person's Medicare and they no longer have Original Medicare.

Health Maintenance Organization (HMO) plan

Can I get my health care from any doctor, other health care provider, or hospital?

No. You generally must get your care and services from doctors, other health care providers, or hospitals in the plan's network (except emergency care, out-of-area urgent care, or out-of-area dialysis).

Are prescription drugs covered?

In most cases, yes. If you want Medicare drug coverage, you must join an HMO plan that offers prescription drug coverage.

Do I need to choose a primary care doctor?

In most cases, yes.

Do I have to get a referral to see a specialist?

In most cases, yes. Certain services, like yearly screening mammograms, don't require a referral.

What else do I need to know about this type of plan?

- If your doctor or other health care provider leaves the plan's network, your plan will notify you. You may choose another doctor in the plan's network.
- If you get health care outside the plan's network, you may have to pay the full cost.
- It's important that you follow the plan's rules, like getting prior approval for a certain service when needed.

Preferred Provider Organization (PPO) plan

Can I get my health care from any doctor, other health care provider, or hospital?

In most cases, yes. PPO plans have network doctors, other health care providers, and hospitals, but you can also use out-of-network providers for covered services, usually for a higher cost.

Are prescription drugs covered?

In most cases, yes. If you want Medicare drug coverage, you must join a PPO plan that offers prescription drug coverage.

Do I need to choose a primary care doctor?

No.

Do I have to get a referral to see a specialist?

In most cases, no.

What else do I need to know about this type of plan?

- PPO plans aren't the same as Original Medicare or Medigap.
- Medicare PPO plans usually offer more benefits than Original Medicare, but you may have to pay extra for these benefits.

Worksheet**Student's copy**

	HMO	PPO	Same or different
1. Can I get my health care from any doctor, other health care provider, or hospital?			
2. Are prescription drugs covered?			
3. Do I need to choose a primary care doctor?			
4. Do I have to get a referral to see a specialist?			
5. What else do I need to know about this type of plan?			

Worksheet

Teacher's copy

	HMO	PPO	Same or different
1. Can I get my health care from any doctor, other health care provider, or hospital?	No. You generally must get your care and services from doctors, other health care providers, or hospitals in the plan's network (except emergency care, out-of-area urgent care, or out-of-area dialysis).	In most cases, yes. PPO plans have network doctors, other health care providers, and hospitals, but you can also use out-of-network providers for covered services, usually for a higher cost.	HMO care has to come from the network; PPO usually any doctor. Member can go out of network, but it will cost more.
2. Are prescription drugs covered?	In most cases, yes. If you want Medicare drug coverage, you must join an HMO plan that offers prescription drug coverage.	In most cases, yes. If you want Medicare drug coverage, you must join a PPO plan that offers prescription drug coverage.	Yes – the same.
3. Do I need to choose a primary care doctor?	In most cases, yes.	No	Differing answers
4. Do I have to get a referral to see a specialist?	In most cases, yes. Certain services, like yearly screening mammograms, don't require a referral.	No	Differing answers

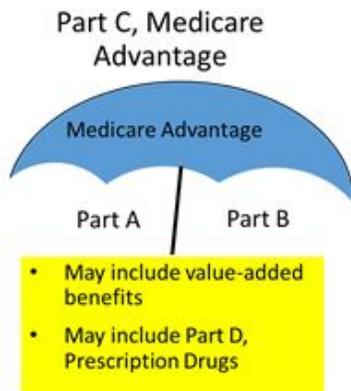
<p>5. What else do I need to know about this type of plan?</p>	<ul style="list-style-type: none"> • If your doctor or other health care provider leaves the plan's network, your plan will notify you. You may choose another doctor in the plan's network. • If you get health care outside the plan's network, you may have to pay the full cost. • It's important that you follow the plan's rules, like getting prior approval for a certain service when needed. 	<ul style="list-style-type: none"> • PPO plans aren't the same as Original Medicare or Medigap. • Medicare PPO plans usually offer more benefits than Original Medicare, but you may have to pay extra for these benefits. 	<p>They have specific differences per HMO or PPO.</p>
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Task #5 - Materials**HMO Networks**

<u>HMO Advantages</u>	<u>HMO Disadvantages</u>

PPO Networks

<u>PPO Advantages</u>	<u>PPO Disadvantages</u>



HMOs

<u>Advantages</u>	<u>Disadvantages</u>
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.
6.	6.

PPOs

<u>Advantages</u>	<u>Disadvantages</u>
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.
6.	6.

Task #6 - Medicare Part C, Medicare Advantage plans, Compared to Medigap plans Differentiators

Lesson Goal	Medicare Advantage Plan Deep Dive, Provider networks – types and differentiation between HMOs and PPOs - Cost
Objective/Outcome	<p>By the end of this lesson students will be able to:</p> <ul style="list-style-type: none"> ● Identify and clarify Parts of Medicare ● Classify Parts of Medicare ● Categorize provider network information
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<p><u>Task #7:</u> We are going to provide more information to our project that we worked on just a few lessons ago. To help you remember, you can look at notes or work with a neighbor. And this is a great opportunity to review before our final lesson assessment.</p> <p>The teacher distributes the new worksheet and tells participants that they can work with a friend. Together they can complete the information that they remember/know and add new information now that we know more about Medicare Advantage plans.</p> <p>The teacher mingles to ensure participants understand the worksheet and can add information into appropriate categories.</p> <p>Once the pairs/individuals have completed the chart, the teacher asks individual participants to add information to the master chart – or the teacher asks participants and adds to specific columns/rows. As the teacher is asking for feedback, the teacher asks ‘does anyone have anything different/more?’ to engage students.</p> <p>The teacher uses the chart as a good way to review information as we move to the final written assessment. The teacher asks if there any questions or any areas that are unclear. If not, the teacher proceeds to the final written assessment.</p>

Duration	20-25 minutes
Assessment	The worksheet allows participants to identify, apply and categorize information into appropriate areas. This moves participants from knowing to categorizing information.
Teacher Observation	If individual students are having difficulties with any new or old information, this is a good time to discover and assist them by providing additional support/information.

Task #6 - Materials

	Part A	Part B	Medigap	Part C		Part D
1. What is another name?						
2. What does this Part of Medicare cover?						
3. Does it include anything extra?						
4. Is there anything that this Part does not cover?						
5. Can I choose my doctor?				HMOs	PPOs	
6. Am I covered if I travel?				HMOs	PPOs	
7. What happens if I go out of network for services?				HMOs	PPOs	

Teacher's Copy

	Part A	Part B	Medigap	Part C	Part D
1. What is another name?	Hospital Insurance	Medical Insurance	Supplemental Insurance	Medicare Advantage	Prescription drugs
2. What does this Part of Medicare cover?	<ul style="list-style-type: none"> • Inpatient hospital care, • Skilled nursing facility, and • Hospice care 	<ul style="list-style-type: none"> • Doctor's services, • Preventive services, • Durable medical equipment, • Hospital outpatient services, • Laboratory Tests, • X-rays, • Mental health services 	<ul style="list-style-type: none"> • Supplement to Part A and Part B-Original Medicare • Deductibles, • co-insurance and • co-payments 	Include all the benefits of Part A and Part B	
3. Does it include anything extra?				<p style="background-color: yellow;">Might include:</p> <ul style="list-style-type: none"> • Vision, • dental, and • hearing care • Wellness. <p>They can include extra benefits and services They usually include Part D, prescription drugs</p>	
4. Is there anything that this Part does not cover?	Yes	Yes	<ul style="list-style-type: none"> • Vision, • hearing, • dental, • long-term care, • prescription drugs, • eyeglasses, or • private-duty nursing 	deductibles, copayments or coinsurance	

5. Can I choose my doctor?			Yes	HMOs Yes, you must choose a primary care provider	PPOs You can choose any doctor in the network	
6. Am I covered if I travel?			Yes	HMOs You generally must get your care and services from doctors, other health care providers, or hospitals in the plan's network (except emergency care, out-of-area urgent care, or out-of-area dialysis)	PPOs Member should use network doctors, other health care providers, and hospital	
7. What happens if I go out of network for services?				HMO You generally must get your care and services from doctors, other health care providers, or hospitals in the plan's network	PPO you can also use out-of-network providers for covered services, usually for a higher cost	

Lesson 3 – Parts of Insurance/Unit 1 – Copayment

Task #1 – Identifying Parts of Insurance – Copayment – Video and Worksheet

Lesson Goal	Unit goal – Co-payments
Objective	By the end of this lesson students will be able to: <ul style="list-style-type: none"> ● Remember that copayments are predetermined ● Recall that they are paid on each service
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
	<p>The teacher reviews from previous lessons: So far, we've learned about the parts of Medicare:</p> <ul style="list-style-type: none"> ● What is included in Original Medicare? Parts A and B ● What is another name for Part A? Hospital Insurance ● What is another name for Part B? Medical Insurance ● What are some things that Part A covers? Inpatient hospitalization, etc. ● What are some things that Part B covers? Outpatient, doctor's visits, etc. ● Does Original Medicare cover everything? No ● What is supplemental insurance known as? Medigap ● Does Medigap cover everything? No ● What is another name for Part C? Medicare Advantage ● Does it cover everything? No ● What is Part D and what does it cover? Prescription drugs

Now, we're going to change gears just a little bit and talk about insurance terms – Ya! (big cheer)

Teacher writes on black/white board: deductible, co-insurance, copayment (copay), and out-of-pocket maximum

I would like you to guess - What percentage of Americans do not understand these 4 terms: deductible, co-insurance, co-pay, and out-of-pocket maximum?

The teacher lets students guess and then puts up the PowerPoint slide (refer to Task #1 materials)

According to their research, PolicyGenius' surveyed 2,000 American health insurance consumers in 10 of the biggest cities in the U.S. and found that most Americans thought they knew these 4 insurance terms well enough to define them. It turns out – they could not.

Because Medicare uses these terms, we want to make sure everyone has a clear understanding of what these terms mean and their impact when we analyze different Medicare options.

We are going to watch a short video to learn specific terms and their meaning as they relate to Medicare. Because this video does not have an announcer, I will be stopping it frequently to read. And we will have a discussion along the way. Also, to help us identify terms, please complete the worksheet as we follow along.

Before we do, here's some vocabulary that may be new:
Pre-determined – something that's decided in advance

<https://youtu.be/mK1cvbuC8l0>

Video title: "2019 Medicare Copays, Coinsurance, and Deductibles Explained"

Video to 0:40 only

	<p>The teacher leads a discussion: [teacher writes on board] Doctor's visit - \$25 copay So, let's say you had a copay of \$25 every time you went to the doctor and you went to the doctor on Monday – how much would you pay? \$25</p> <p>To make it easier to visualize, the teacher can write Monday, Wednesday, Friday with dates on the board so students understand.</p> <p>It's the same week and you need to go back to the doctor on Wednesday – how much would you pay? \$25 And now it's Friday and you still need to see the doctor how much would you pay? \$25</p> <p>Ok, now let's change this a little bit: Let's say that there's a \$25 copay to see your doctor AND [teacher writes on board] There's a \$45 copay to see a specialist, like a physical therapist. Now, you need to go back to the doctor– how much would you pay? \$25 And during this visit the doctor says, 'ah, you need physical therapy' how much does it cost EACH TIME you have to go to physical therapy? \$45</p> <p>Teacher leads class discussion and writes content on the white/blackboard:</p> <p>What are the most important things to remember about copays?</p> <ol style="list-style-type: none">1. They are predetermined and2. You pay EACH TIME <p>The teacher asks if there any questions about copays before moving on.</p>
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Duration	15-25 minutes
Assessment	Just the word insurance can make students start to feel that the concept is difficult. The teacher needs to move slowly, but thoroughly to ensure that students do not become overwhelmed with concepts. It's important that the teacher spend time ensuring students understand the concept of copayment is paid each time.
Teacher Observation	Because this is not a lesson on transferring words from video to paper, but understanding the concept of what a copayment is, the teacher needs to be mindful and also write the verbiage on a black/white board or A/V projector so students can see.

Task #1 – Materials

(Teacher makes this into a PowerPoint before class)

Health Insurance

4 basic health
insurance terms
96% of Americans
don't understand

Worksheet to Accompany Video:

1. What does out-of-pocket cost mean?

2. What is a copay?

3. From the example, when do I pay the primary care doctor?

Worksheet

(Teacher's copy)

1. **What does out-of-pocket cost mean?** It's the cost that the Medicare beneficiary has to pay out of THEIR pocket or wallet or purse.
2. **What is a copay?** A predetermined amount you pay for a health care service at the time you receive the care.
3. **From the example, when do I pay the primary care doctor?** Each time you visit.

Task #2 and #3– Identifying and applying copayments

Unit Goal	Unit 1 – Identifying and applying co-payments
Objective	By the end of this Unit students will be able to: <ul style="list-style-type: none"> ● Identify copayments on a medical card ● Recall that copayments pay on each visit ● Apply copayments to different scenarios
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<p>Note – there are two activities</p> <p>Task #2</p> <p>Now we've been talking about co-pays or copayments and what are some things that we need to remember about them?</p> <ol style="list-style-type: none"> 1. The beneficiary pays each time 2. They are pre-determined <p>Pre-learning:</p> <p>Now, let's see what they look like on an insurance card.</p> <ul style="list-style-type: none"> ● Have you ever looked at your insurance card(s) before? ● Do all insurance cards look alike? <p>Now, we're going to do an exercise using an insurance card, I would like you to work in pairs.</p> <p>The teacher distributes the sample insurance card. One copy is given to each pair of students.</p> <p>The teacher then distributes the worksheet and asks students to complete the worksheet together.</p> <p>As the students are working, the teacher writes the questions on the black/white board.</p> <p>When all student pairs have completed the worksheet, the teacher asks pairs of students to write their answers on the board.</p>

	<p>While student pairs are writing, the teacher engages with the rest of the students:</p> <ul style="list-style-type: none"> • Was it easy/difficult to find the information on the insurance card? <p>The teacher has an A/V of the medical insurance card displayed and reviews each question/answer combination with students and asking the group ‘does anyone have anything different?’</p> <p>Ok, so let’s summarize and review: what do you know about co-pays/co-payments:</p> <ol style="list-style-type: none"> 1. The person pays each time 2. They are pre-determined 3. They are not all the same and they are different for different services
	<p>Task #3</p> <p>Let’s see how copays might work in real life, shall we? I’d like you to work with a partner and complete the worksheet about my poor friend, Bob. Bob’s had a really bad week....</p> <p>The teacher distributes the worksheet, together the teacher and the class reads through the story together. The teacher may need to explain some lexis from the story:</p> <p>Examination – means the doctor checks Bob for all general areas: eyes, ears, nose, skin, heart, etc.</p> <p>To twist an ankle – means you might have broken/sprained/strained your ankle and a person cannot walk on it</p> <p>Earache – a strong, sharp pain in the ears that is constant</p> <p>The teacher holds up the “sample insurance card” – Let’s say this is Bob’s insurance card, ok?</p> <p>Students work in pairs to complete the story using the ‘sample insurance card’ information on copays. When they are finished, the teacher uses an overhead or A/V projector and asks student-pairs to complete each sentence.</p>
	<p>At the end the teacher and the students work through the calculation at the end of the story. The teacher may need to show where information came from using the sample card.</p> <p>The teacher summarizes the information about copayments. What are some of the characteristics, we’ve learned about copayments?</p>

	<ol style="list-style-type: none"> 1. The beneficiary pays each time 2. They are pre-determined 3. They are not all the same and there are different costs for different services
Duration	<p>Task #2 - 15-25 minutes</p> <p>Task #3 – 20-25 minutes</p>
Assessment	<p>In these two tasks, students will move from being able to locate and identify copayment information on an insurance card to applying the information in a real-life scenario. Students are moving from a lesser complex to a more complex exercise, finding and using the information.</p>
Teacher Observation	<p>It's a good opportunity to have students work in pairs as there is a lot of information to process from the card. This also allows students to verify their information.</p>

Task #2 – Materials**Nice Healthcare Insurance Company****Subscriber's Name:**

Bob Goodfriend

Office copay: \$15**Specialist:** \$15**Member ID:** 98765432**Emergency Room:** \$150**Group Name:**

Groovy Company

Urgent Care: \$35**Group ID:** 12345678

Task #2 – Worksheet

1. How much is the copay for an office visit?

2. Is it the same for a specialist visit? If not, how much is a specialist visit?

3. An emergency room visit has how much for a copay?

4. Is the copay the same for an urgent care center visit? If not, what does the urgent care center cost?

Worksheet

Teacher's copy

1. How much is the copay for an office visit?

\$15

2. Is it the same for a specialist visit? If not, how much is a specialist visit?

Yes, it's the same: \$15

3. An emergency room visit has how much for a copay?

\$150

4. Is the copay the same for an urgent care center visit? If not, what does the urgent care center cost?

It's different for urgent care. Urgent Care is \$35.

Task #3- Materials

Complete the worksheet from the “Sample Insurance Card” information.

Bob has had a really bad week. On Monday, Bob had an appointment to see his regular doctor for an examination and he paid _____ for a copay.

Unfortunately, for Bob, on Tuesday he was running in his backyard and twisted his ankle. His wife took him to the emergency room and he had to pay \$_____ for a copay. Things were going well, but then....

On Friday, Bob woke up in the middle of the night with a terrible earache. His wife drove him to the urgent care center and he had to pay \$_____.

On Saturday Bob sat down and figured out how much he spent in copays – Can you help?

Monday	Office visit	\$
Tuesday	Emergency Room	\$
Friday	Urgent Care	\$
Total Copayments for Bob		\$

Teacher's copy

Bob has had a really bad week. On Monday, Bob had an appointment to see his regular doctor for an examination and he paid \$15 for a copay.

Unfortunately, for Bob, on Tuesday he was running in his backyard and twisted his ankle. His wife took him to the emergency room and he had to pay \$150 for a copay.

Things were going well, but then....

On Friday, Bob woke up in the middle of the night with a terrible earache His wife drove him to the urgent care center and he had to pay \$35.

On Saturday Bob sat down and figured out how much he spent in copays – Can you help?

Monday	Office visit	\$15
Tuesday	Emergency Room	\$150
Friday	Urgent Care	\$35
Total Copayments for Bob		\$200

Task #4 – Identifying Parts of Insurance – Co-pay –Worksheet

Lesson Goal	Unit goal – Co-payments-
Objective	By the end of this Unit students will be able to: <ul style="list-style-type: none"> ● Identify copayments are different depending on the type of care/insurance ● Identify differences of copayments across plans
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activities	<p>Task #4</p> <p>Now, we've been talking about co-payments or copays and different things that they can cover. What have we learned so far?</p> <ol style="list-style-type: none"> 1. The person pays each time 2. They are pre-determined 3. They are not all the same and there are different costs for different services <p>Now, I'm going to hand out a sheet with three different Medicare plans. I would like you to work in small groups/teams and see how many differences you can find between each of the plans.</p> <p>The teacher hands out the copayment materials sheet and puts students into small groups. So that students do not feel overwhelmed, the teacher can select groups to review information as below:</p> <p>Group #1: Review insurance #1 and #2 Group #2 Review insurance #2 and #3 Group #3: Review insurance #3 and #1</p> <p>The teacher tells students to make a note of the differences on the attached form.</p> <p>The teacher writes on black/whiteboard 3 times (one for each group):</p> <p>Differences in Hospital Inpatient And Differences in Physician/Outpatient</p>

	<p>When finished compiling, the student groups go to the board and record the differences they found between the three plans.</p> <p>As students are recording their differences, the teacher leads a discussion – “what do you remember about the two different groups: hospital inpatient and physician outpatient services. What do the two groups remind us of? [Part A and Part B of Medicare or Original Medicare]</p> <p>Once all groups have recorded their information on the board, the teacher leads a discussion reviewing each group’s notes. Example: let’s take a look at what group #1 said about insurance #1 and #2...</p> <p>Once the teacher has reviewed all the information from each group, “Now, let’s see if we can find items that are the same across each group’s list.”</p> <p>“Let’s also include information from previous lessons.” The teacher records this information on a large piece of paper that will be posted in the classroom (please refer to Things to remember about Copayments (Copays))</p> <p>So, what do we know about copays – we learned from previous lessons:</p> <ul style="list-style-type: none"> ● The person pays each time ● They are pre-determined ● Teacher reviews each feature <p>So, what does this tell us about copayments? Are all copayments the same? No, we need to review them when we look at our insurance, don’t we?</p>
Duration	30-40 minutes
Assessment	This exercise has students recounting and recording differences in copays as well as moving higher in the Revised Taxonomy by comparing/contrasting information to find similarities and differences.
Teacher Observation	The Copayment worksheet can be quite small in font size and this may be a struggle as this worksheet is densely packed with information.

	<p>If it assists students, the teacher may want to have each insurance plan on a separate sheet of paper so it is easier to read and analyze.</p>
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Task #4 - Materials

Co-Payment Materials

	Insurance #1 Medicare Advantage PPO	Insurance #2- Medicare Advantage HMO	Insurance #3 – Medicare Advantage HMO
Hospital Inpatient	In-Network: \$200 copay per day for days 1-4; \$0 copay for days 5-90 for Medicare-covered services.	In-Network: \$320 copay per day for days 1-5 \$0 copay for days 6-90 for Medicare-covered services.	In-Network: \$100 copay then 100% covered per admission for Medicare-covered stays.
Physician/ Outpatient	In-Network: \$10 copayment for Medicare-covered benefits with a primary care physician, \$30 copayment for Medicare-covered benefits with a specialist.	In-Network: \$20 copay for primary care doctor visit \$45 copay for each specialist visit for Medicare covered benefits.	In-Network: \$0 copay for each primary care doctor visit for Medicare-covered services; \$10 copay for each specialist visit for Medicare-covered services.

(Adapted from The Minnesota Board on Aging, 2019. *Health Care Choices for Minnesotans on Medicare*, p.137, p. 187, p.218)

Student Tally Sheet

**Differences in
Hospital Inpatient**

**Differences in
Physician/Outpatient**

Teachers copy's

Insurance differences #1 and #2

Copay amounts

Day restrictions

Medicare-covered services

Primary care doctor

Insurance differences #2 and #3

Copay amount

Day restrictions

Medicare-covered services

Primary care doctor

Insurance differences #3 and #1

Copay amounts

Day restrictions

Medicare-covered services

Primary care doctor

Teacher's copy

Things to remember about Copayments (Copays)

- The person pays each time
- They are pre-determined
- They are not all the same and there are different costs for different services
- Copay amounts can be different
- There could be restrictions on days/amount of time
- Medicare-covered services are covered
- Copays could restrict which providers a member can see e.g., primary care doctor not all physicians

Task #5 – Identifying Parts of Insurance – Co-pay –Worksheet

Lesson Goal	Lesson goal – Co-payments-
Objective	By the end of this lesson, students will be able to: <ul style="list-style-type: none"> • Categorize information • Compare and contrast information to make a recommendation based on the fact of their research
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
Activity	<p>Pre-learning – Review from previous lessons:</p> <p>You might remember from a couple of units back we talked about provider networks. Can anyone tell me what's a provider network? [group of doctors and hospitals that are 'in' the group a member can use with their insurance</p> <p>What happens if you go to a doctor or provider outside of your network? [A person pays more.]</p> <p>Now, we're going to look at what happens with copays when an out-of-network doctor or hospital is used.</p> <p>Here is some information that you might see:</p> <ul style="list-style-type: none"> • There is no out-of-pocket maximum for out-of-network service. <p>What do you think that sentence means? The teacher allows students to try to give a definition. If students do not give an appropriate definition, the teacher gives the meaning [the member pays the entire bill.]</p>

	<p>Here's another one:</p> <ul style="list-style-type: none"> • 40% of the total cost per stay for Medicare-covered services. <p>What do you think this means? Again, the teacher allows students to try to give a definition. Because there are two elements, the percent and the Medicare-covered services, the teacher needs to ensure both pieces are given for the meaning.</p>
<p>Activities</p>	<p>Task #5</p> <p>The teacher arranges students into two teams. The teacher distributes the plan information for two Medicare Advantage plans. The teacher then hands out insurance #1 worksheet to one group and insurance #2 worksheet to the other group.</p> <p>I would like you to work as a group to complete the top section where it shows the differences, and I would also like you complete the summary questions.</p> <p>Then I would like each group to meet and discuss and be able to give a recommendation to someone who had either insurance #1/#2 – maybe you can give a recommendation and 2-3 points of <i>why</i> you think that.</p> <p>Each group will be giving a small presentation to the other group.</p> <p>As the groups are working, the teacher writes on the board the model language: Our recommendation to a person who has insurance #1/#2 is to _____ Because _____ (show data or information)</p> <p>When students have completed the worksheet, the teacher asks one group to present their findings. A/V equipment can be used so students have a visual aid to make it easier to show their presentation. The teacher asks questions around the cost difference to the member's copay when going out of network, e.g. <i>was it a big change going out of network? How much money do you think the member could save by going in network?</i></p> <p>The second group presents their findings. Again, the teacher asks questions around using in-network vs. out-of-network</p>

	<p>providers e.g. was it a big change going out of network? How much money do you think the member could save by going in network?</p> <p>Now let's use what we've learned to add to our "things to remember about copayments" list. The teacher asks students to come up with ideas based on the activity. The teacher summarizes (highlighted below).</p> <p>To summarize: <u>Some characteristics about copay:</u></p> <ul style="list-style-type: none"> ● The beneficiary pays each time ● They are pre-determined ● They are not all the same and they are different for different services ● Copay amounts can be different ● There could be restrictions on days/amount of time ● Medicare-covered services are covered ● Copays could restrict which providers a member can see e.g., primary care doctor not all physicians ● There are different copayments for in-network and out-of-network ● Copayments are much higher for out of network providers.
<p>Assessment</p>	<p>The purpose of this exercise is to have students categorize and analyze information to make a recommendation to a person. The exercise allows students to do a point-by-point analysis as well as to make a recommendation based on the facts that they discovered.</p>
<p>Teacher Observation</p>	<p>There are many variables to each Medicare Advantage plan. If it's easier for students, the teacher can have them fold the paper in half so students are not reading data horizontally. Also, if it builds teamwork, the teacher can have groups broken into smaller units so that one unit is responsible for Hospital information and the other unit is responsible for Physician/Outpatient information.</p>

Task #5 – Materials

Plan information for two Medicare Advantage plans:

Insurance #1 Medicare Advantage PPO		Insurance #2- Medicare Advantage HMO	
Hospital Inpatient	<p><u>In-Network:</u> \$200 copay per day for days 1-4; \$0 copay for days 5-90 for Medicare-covered services.</p> <p><u>Out-of-Network:</u> 40% of the total cost per stay for Medicare-covered services.</p>	Hospital Inpatient	<p><u>In-Network:</u> \$320 copay per day for days 1-5 and \$0 copay for days 6-90 for Medicare-covered services.</p> <p><u>Out-of-Network:</u> There is no out-of-pocket maximum for out-of-network service.</p>
Physician/Out-patient	<p><u>In-Network:</u> \$10 copayment for Medicare-covered benefits with a primary care physician, \$30 copayment for Medicare-covered benefits with a specialist.</p> <p><u>Out-of-Network:</u> 40% of the total of Medicare-covered services.</p>	Physician/Out-patient	<p><u>In-Network:</u> \$20 copay for primary care doctor visit and \$45 copay for each specialist visit, for Medicare covered benefits.</p> <p><u>Out-of-Network:</u> There is no out-of-pocket maximum for out-of-network service.</p>

Worksheet #5**Insurance #1**

Insurance #1	In-network	Out of network
Hospital Inpatient		
Physician/Outpatient		

Summary questions:

1. If a person has insurance #1, what is the copay for hospital inpatient in-network for days 1-4?

2. If a person has insurance #1, what is the copay for hospital inpatient in-network for days 5-90?

3. If a person has insurance #1, what is the copay for hospital inpatient out-of-network for days 1-4?

4. What if a person has insurance #1, what is the copay for hospital inpatient out-of-network if the total Medicare-covered services is \$1,000?

5. What if a person has insurance #1, what is the copayment for physician/outpatient services for in-network with a primary care physician?

6. What is the copayment for a specialist?

7. What if a person has insurance #1, what is the copayment for physician/outpatient services for out-of-network services?

After reviewing the summary question information, what recommendation would you give to a person who had insurance #2?

Insurance #2

Insurance #2	In-network	Out of network
Hospital Inpatient		
Physician/Outpatient		

Summary questions:

1. If a person has insurance #2, what is the copay for hospital inpatient in-network for days 1-5?

2. If a person has insurance #2, what is the copay for hospital inpatient in-network for days 6-90?

3. If a person has insurance #2, what is the copay for hospital inpatient out-of-network for days 1-5?

4. What if a person has insurance #2, what is the copay for hospital inpatient out-of-network if the total Medicare-covered services is \$1,000?

5. What if a person has insurance #2, what is the copayment for physician/outpatient services for in-network with a primary care physician?

6. What is the copayment for a specialist?

7. What if a person has insurance #2, what is the copayment for physician/outpatient services for out-of-network services?

After reviewing the summary question information, what recommendation would you give to a person who had insurance #2?

Insurance #1 (Teacher's copy)

Insurance #1	In-network	Out of network
Hospital Inpatient	\$200 copay per day for days 1-4; \$0 copay for days 5-90 for Medicare-covered services.	40% of the total cost per stay for Medicare-covered services.
Physician/Outpatient	\$10 copayment for Medicare-covered benefits with a primary care physician, \$30 copayment for Medicare-covered benefits with a specialist.	40% of the total of Medicare-covered services

Summary questions:

1. If a person has insurance #1, what is the copay for hospital inpatient in-network for days 1-4?

2. If a person has insurance #1, what is the copay for hospital inpatient in-network for days 5-90?

3. If a person has insurance #1, what is the copay for hospital inpatient out-of-network for days 1-4?

4. What if a person has insurance #1, what is the copay for hospital inpatient out-of-network if the total Medicare-covered services is \$1,000?

5. What if a person has insurance #1, what is the copayment for physician/outpatient services for in-network with a primary care physician?

6. What is the copayment for a specialist?

7. What if a person has insurance #1, what is the copayment for physician/outpatient services for out-of-network services?

After reviewing the summary question information, what recommendation would you give to a person who had insurance #1?

Insurance #2 (teacher's copy)

Insurance #2	In-network	Out of network
Hospital Inpatient	\$320 copay per day for days 1-5 and \$0 copay for days 6-90 for Medicare-covered services	There is no out-of-pocket maximum for out-of-network service.
Physician/Outpatient	\$20 copay for primary care doctor visit and \$45 copay for each specialist visit, for Medicare covered benefits.	There is no out-of-pocket maximum for out-of-network service.

Summary questions:

1. If a person has insurance #2, what is the copay for hospital inpatient in-network for days 1-5?

2. If a person has insurance #2, what is the copay for hospital inpatient in-network for days 6-90?

3. If a person has insurance #2, what is the copay for hospital inpatient out-of-network for days 1-5?

4. What if a person has insurance #2, what is the copay for hospital inpatient out-of-network if the total Medicare-covered services is \$1,000?

5. What if a person has insurance #2, what is the copayment for physician/outpatient services for in-network with a primary care physician?

6. What is the copayment for a specialist?

7. What if a person has insurance #2, what is the copayment for physician/outpatient services for out-of-network services?

After reviewing the summary question information, what recommendation would you give to a person who had insurance #2?

Teacher's copy

Things to remember about Copayments (Copays)

- The person pays each time
- They are pre-determined
- They are not all the same and there are different costs for different services
- Copay amounts can be different
- There could be restrictions on days/amount of time
- Medicare-covered services are covered
- Copays could restrict which providers a member can see e.g., primary care doctor not all physicians
- There are different copayments for in-network and out-of-network
- Copayments are much higher for out of network providers.

Task #6 – Identifying Parts of Insurance – Copay – Written Assessment

Lesson Goal	Unit goal – Co-payments-
Objective	<p>Students will be able to:</p> <ul style="list-style-type: none"> ● Apply their knowledge about copayments from in-network vs. out of network ● Be able to find and apply information regarding copayments
Participants	10-20 LEP Medicare beneficiaries or beneficiaries about to retire
Level	High intermediate
	<p>Review from previous lessons:</p> <p>Let's review some from previous lessons and about copays.</p> <ul style="list-style-type: none"> ● The person pays each time ● They are pre-determined ● They are not all the same and there are different costs for different services ● Copay amounts can be different ● There could be restrictions on days/amount of time ● Medicare-covered services are covered ● Copays could restrict which providers a member can see e.g., primary care doctor not all physicians ● There are different copayments for in-network and out-of-network ● Copayments are much higher for out of network providers. <p>Now, let's go back to that story about my friend Bob who had a really bad week. I have some new information about what happened to him. I would like you to complete this worksheet about Bob, but now I have a new insurance card.</p>
	<p>Teacher distributes the “Big Fancy Insurance Company” card and reviews it with students. What do you notice about this card? (Teacher notes the in-network and</p>

	<p>out-of-network sections and how the pricing is different per section.)</p> <p>The teacher distributes the story and tells students they first should work individually to complete the story. If students are struggling, the teacher offers assistance. When all students have completed, the teacher says, ‘Now, I’d like you to compare your answers with a neighbor. Because there’s a lot of information here, it’s easy to get numbers turned around.’</p> <p>When all students have compared their worksheets, the teacher asks individual students to read the story and complete the missing information. The teacher has the insurance card displayed on A/V equipment so all can see. As the student reads, the teacher points out information on the card.</p> <p>The final box allows for the story to be summarized. The teacher displays the box on A/V. ‘Let’s work together on the final box. Let’s start with the Monday office visit, was that in-network or out of network? How much was it? [The teacher can call on individual students or allow students to raise their hands to answer.]</p>
	<p>Let’s summarize what we know about copayments:</p> <ul style="list-style-type: none"> ● The person pays each time ● They are pre-determined ● They are not all the same and there are different costs for different services ● Copay amounts can be different ● There could be restrictions on days/amount of time ● Medicare-covered services are covered ● Copays could restrict which providers a member can see e.g., primary care doctor not all physicians ● There are different copayments for in-network and out-of-network

	<ul style="list-style-type: none"> • Copayments are much higher for out of network providers.
Duration	20-30 minutes
Assessment	This is the written assessment for copayments. Students have the opportunity to choose and categorize information based on facts, as well students can see the ramifications of choices being made. These are important tools that students rely on when choosing a Medicare plan.
Teacher Observation	<p>The teacher needs to be mindful of students who may struggle with multiple variable lessons. If a student is struggling, the teacher can work with that individual to review the information more slowly.</p> <p>The teacher explains the next lesson will include information about two other out-of-pocket expenses we can have – that is deductibles and coinsurance.</p>

Task #6 - Materials

Big Fancy Insurance Company/Insurance Card	
Policy Number 12345678	<u>In network:</u>
Group Number A1234	Office copay \$15
Enrollee Name Bob Goodfriend	Specialist copay \$45
Enrollee ID A1-B2	Emergency room \$150
	Urgent Care: \$100
	Inpatient/hospital: \$200/day for days 1-4; \$0 copay for days 5-90
	<u>Out of Network:</u>
	Office copay \$45
	Specialist copay \$90
	Emergency room \$500
	Urgent Care: \$400
	Inpatient/hospital: 50% of total charges

Complete the worksheet using the “Big Fancy Insurance Company Insurance Card”

Bob has had a really bad week.

On Monday, Bob had an appointment to see his regular doctor for an examination (in network). He paid _____ for a copay.

Unfortunately, for Bob, on Tuesday he was running in his backyard and twisted his ankle. His wife took him to an emergency room that was not in his network (out of network). He had to pay \$_____ for a copay.

Things were going well, but then....

On Friday, Bob woke up in the middle of the night with a terrible earache. His wife drove him to an urgent care center not in their network (out of network). He had to pay \$_____.

On Saturday Bob was feeling really, really sick and his wife again drove him to an emergency room. But this time, she now understood networks, and she went to an emergency room in their network (in network) and Bob needed to have an operation. He was inpatient in the hospital for two days (in network).

Bob sat down and figured out how much he spent in copays – Can you help?

		In or Out of Network	How much was he charged?
Monday	Office visit		\$
Tuesday	Emergency Room		\$
Friday	Urgent Care		\$
Saturday	Emergency Room		\$
Saturday	Inpatient hospital		\$
Sunday	Inpatient hospital		\$
Total Copayments for Bob			\$

Teacher's copy:

Bob has had a really bad week.

On Monday, Bob had an appointment to see his regular doctor for an examination (in network). He paid _____ for a copay.

Unfortunately, for Bob, on Tuesday he was running in his backyard and twisted his ankle. His wife took him to an emergency room that was not in his network (out of network). He had to pay \$_____ for a copay.

Things were going well, but then....

On Friday, Bob woke up in the middle of the night with a terrible earache. His wife drove him to an urgent care center not in their network (out of network). He had to pay \$_____.

On Saturday Bob was feeling really, really sick and his wife again drove him to an emergency room. But this time, she now understood networks, and she went to an emergency room in their network (in network) and Bob needed to have an operation. He was inpatient in the hospital for two days (in network).

Bob sat down and figured out how much he spent in copays – Can you help?

		In or Out of Network	How much was he charged?
Monday	Office visit	In	\$15
Tuesday	Emergency Room	Out	\$500
Friday	Urgent Care	Out	\$400
Saturday	Emergency Room	In	\$150
Saturday	Inpatient hospital	In	\$200
Sunday	Inpatient hospital	In	\$200
Total Copayments for Bob			<u>\$1,465</u>

The next two units in lesson 3 will cover co-insurance and deductibles. Lesson 4 is an overview of all Medicare information to this point: Medicare Parts A, B, C, Medigap and insurance terms. Lesson 5 explores in detail Medicare Part D, prescription drugs, Lesson 6 covers insurance terms particular to Medicare Part D and Lesson 7 is an overview of all Parts of Medicare, Medigap and all insurance terms. Lesson 8 provides information about where to go for information, cross-cultural tips and other helpful tips to navigate Medicare.

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