4/11 health care insurance and disability insurance

Have your students watch SiCKO the Michael Moore movie about the health care system in America. It will get your students interested and thinking about the importance of health care coverage and **what happens when you don't have it!**

Activity
Answer the following questions about health care.

According to the Pennsylvania Health Care Cost Containment Council the cost of insuring workers has increased dramatically in recent years. An annual health-insurance premium for a Pennsylvania employee's family has risen from $6,721 in 2000 to $11,801 in 2006 and the cost keeps climbing.

How much more did a family pay in 2006 pay than in 2000?

Advances in health care over the past half century have increased how long we live and have reduced the burden of disease for countless people. Yet these same advances have led to the increased cost of health care and millions of people do not have access because they can't afford it.
Although America spends more on health care than just about every other country it doesn't include health care for those who cannot afford it. Many countries offer free, universal health care for all their citizens and spend much less than we do.

Should all Americans have access to health care? Why or why not

Rep. John Conyers Jr. congressman from Michigan has introduced HR 676, The United States National Health Insurance Act, to ensure that every American, regardless of income, employment status, or race, has access to quality, affordable health care services. Find out more about HR 676 at
http://www.pnhp.org/publications/the_national_health_insurance_bill_hr_676.php

Find out if our members of Congress are supporting this bill.

What questions would you ask the political candidates about health care?

Newspaper Activity

Health care has been a key issue for this presidential election. Collect articles about the cost of health care and the problems faced by many Americans. Then collect articles about the candidates and their plans to reform the health care system. Compare and contrast their plans and decide which you support. Write a letter for your space encouraging members of Congress to back the best plan. E-mail your letter to nie@timesnews.com

Quiz Question

What type of insurance pays you an income in the event you are injured and cannot work for some extended period of time?

A. Health insurance
B. Life insurance
C. Liability insurance
D. Disability insurance

Responses:

A. Incorrect. Health insurance pays your medical bills in case of sickness or injury, but does not pay you an income if you cannot work. Try again!
B. Incorrect. Life insurance protects people who are financially dependent on you in case of death. Try again!
C. Incorrect. Liability insurance protects you from costly legal fees and large court settlements. Try again!
D. Correct! Disability insurance pays you an income in case you become physically disabled and cannot work for a long period of time. You are typically paid between 60% to 70% of your full-time wage.

WEEKLY QUIZ Question: Visit www.cccr.psu.edu to play the S^3 Online Game - Save•Spend•Succeed. Your students can use the online game to practice for the Live S^3 Game Show available from JA and Penn State Behrend. Two teams will compete for prizes at Penn State Behrend during the year. They will be treated to lunch and will be given a tour of the college.

Each Friday except Friday 11/23, 12/28, 1/18, 3/21, and 4/18 you will receive newspapers from Erie Times-Newspaper in Education program paid for by our sponsors (see below)

Friday newspaper includes weekly financial literacy topics and weekly activities, your space for student writing, a S^3 trivia bonus question and newspaper activities to help students make the connections to the real world by using the newspaper as their resource.
See below for this week and for more resources.

Partner WEBSITES for more information

www.erie.ja.org
www.cccr.psu.edu
www.eriefcu.org
www.unitedwayerie.org

Financial Literacy Website Resources

NEFE – National Endowment for Financial Education
http://hsfpp.nefe.org/home/
http://www.nefe.org/pages/educational.html
www.smartaboutmoney.org
http://www.smartaboutmoney.org/nefe/pages/content.asp?page=1730#Top
http://www.cooperativalatina.org/education/curriculum.htm

NEFE – Teen Resource Bureau Website
http://www.ntrbonline.org/

The Jump Start Coalition for Personal Financial Literacy
http://www.jumpstart.org/

Money Instructor
http://www.moneyinstructor.com/
http://www.moneyinstructor.com/checks.asp

Financial Literacy in a Box
http://www.mcul.org/Financial_Literacy_In_A_Box_658.html

Pennsylvania Office of Financial Education – Pennsylvania Department of Banking
http://www.moneysbestfriend.com/

CUNA – Credit Union National Association
http://www.creditunion.coop/
http://www.precision-info.com/quiz/quiz.cgi?c=1056147613&t=coop
Thrive By Five - http://www.creditunion.coop/pre_k/

NCUA – National Credit Union Administration
http://www.mymoney.gov/

Money Matters
http://www.smartcredittips.com/

National Youth Involvement Board
http://www.nyib.org

www.eriefcu.org
Treasure Club Kid's Account - http://www.eriefcu.org/savings/treasure-club/
CU Succeed – For Teens 13 – 18 http://www.eriefcu.org/savings/financial-literacy/
Scholarships for college students - http://www.eriefcu.org/loans/student-loans/
"Guides to Independence" Online Interactive Educational Teen Program
http://www.eriefcu.org/savings/financial-literacy/