

Topic: Health
(Church World Service, Overseas Processing Entity, Accra)

Activity: Insurance Game

Objectives

To enlighten participants about insurance in general with specific regards to the importance of health insurance as an integral part of the health culture in the United States.

Participants will understand that:

- Money is paid on regular (monthly) basis to an insurance company (of their choice)
- Insurance company promises to pay up to a certain amount of client's medical bills.
- There are several insurance companies with different packages and that they can compare packages and choose the company they prefer.
- An agreement is signed before one becomes a client of an insurance company.
- Money paid to the Insurance Company is not refundable if client does not incur any medical expenses during the period of payment.
- Payment is made by check or money order or is deducted from paycheck.

Introduction

The meaning of insurance:

- Promise of reimbursement in the case of loss paid to people or companies so concerned about hazards that they have made prepayments to an insurance company.
- Paying money to an insurance company with a promise of reimbursement in case of a loss on the part of the one who is paying.

Lesson Time

15 minutes

Materials

- CO money (about 80 pieces of paper about 2 x 3 inches labeled \$100)
- Simple paper labels for "Doctor" and "Insurance Company"

Practice

1. Describe the importance of insurance as part of health care culture in America as outlined in the objectives and introduction sections.
2. Explain that there are different insurance companies with different packages. Instructor may choose to use names of participants in class as insurance companies to liven up class. For example:
 - a. Deontee Insurance Company offers you the following: Pay \$100 each month for your health and we shall pay up to \$1000 of your medical bill.
 - b. Amos Insurance Company offers you the following: Pay \$200 each month and we will pay the medical bills of you and your spouse and children up to \$1500.
 - c. Togba Insurance Company offers you the following: Pay \$150 each month and we shall cover you and your spouse up to \$800 of your medical expenses.
3. For the sake of simplicity and class participation the instructor is advised to lead the class to choose example (a).

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4. The participant with the name of the chosen company is called to represent the company by sitting before the class. (Instructor may write the name of the company and paste it on the participant's name tag.)
5. Another participant is asked to sit before the class to act as the doctor, preferably at some appreciable distance from the insurance company.
6. Instructor will distribute money to the participants. Each participant will be given about \$400. In cases of large classes the amount could be reduced to \$300 to allow maximum participation of the participants if there are not enough notes. (The idea behind the possession of money is to suggest to participants that they are gainfully employed and that they have money to pay for their health insurance. Hence they do not qualify for Medicaid).
7. The instructor informs class to assume that one month has elapsed since they signed up as clients of the insurance company and that their payments were due. Participants will be asked to pass \$100 each to the Insurance Company. Prior to that the instructor will inform class that one participant is not part of the insurance scheme and refuses to have health insurance because he or she thinks it is not necessary to have health insurance even though that participant has the same amount of money as everyone else. A second and third month pass and in each case clients pay up their premiums.
8. In the third month a client falls ill and goes to see the doctor. After examination and treatment the doctor tells his patient that his bill is \$1,100. Doctor asks patient to pay \$100 out-of-pocket and sends the \$1,000 bill to the insurance company which pays the doctor. In the second month another client falls ill and the medical bill this time is \$800. The patient is asked to go home without paying anything and the doctor sends the bill to the insurance company and collects the \$800.
9. The participant who does not have insurance also falls ill, visits the doctor and is asked to pay \$800. He is unable to pay the money. Instructor may open discussions here to hear opinions on what the plight of such a person would be in such circumstance. (Note that the patient in question is as gainfully employed as anyone else in the game and as such cannot apply for government assistance.)
10. Instructor may find time to explain workplace insurance in terms of one situation whereby the employer pays full premium on behalf of the employee to the insurance company and the other situation whereby the employer pays a percentage of the premium and the employee pays the remainder.
11. It may also be interesting for instructors to mention insurance cover for pharmaceuticals and out of pocket payments in that regard.

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