

Insured and Informed: Your Health Insurance Guide



Learning Session Facilitator's Guide

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Link to the online learning session: <https://hsclearningplus.instructure.com/courses/227>

Introduction

What is the “Insured and Informed: Your Health Insurance Guide” online learning session?

“Insured and Informed” is an online learning session about health insurance. It helps adults understand and use their health insurance. While it is geared towards young people, the learning session is helpful to anyone who wants to understand more about their health insurance. You can view the Insured and Informed learning session here:

<https://hsclearningplus.instructure.com/courses/227>

The Center for Health Literacy at the University of Arkansas for Medical Sciences (UAMS) designed the learning session with guidance from subject matter experts and feedback from community members. The online learning session is:

- ✓ Short and easy to use
- ✓ Appropriate for adults of all ages
- ✓ Free to access online

What is the purpose of the Insured and Informed Online Learning Session Facilitator’s Guide?

Most people can use the Insured and Informed online learning session on their own. They simply go to the web page and click their way through the material. The purpose of this guide is to help you facilitate the online learning session:

- For learners who cannot use the online learning session on their own (perhaps due to limited computer skills); or
- In a group learning session.

Everyone in the community needs to understand their health insurance to access and use the health care they need to stay healthy. You can be a “facilitator” and help people use this important content. You do not need to be a health insurance expert to do this. In fact, the learning session does most of the talking for you!

Here are examples of ways you could use this guide and the Insured and Informed online learning session in a learning session in person or online (virtually):

- Group sessions with students at community colleges, colleges, job training programs, or other community groups for adults of all ages.
 - In-person: Present to a live audience with your computer screen projected onto a large screen (as you would for a PowerPoint presentation).
 - Virtually: Both you and your learners will need computers. You will advance through the learning session on your own computer with your

screen and audio shared through a video conference platform like Zoom for your learners to see on their computers.

- One-on-one sessions with adults in a literacy, mentoring, or tutoring program.
 - In-person: Sit down with them and go through the learning session together, using just one computer.
 - Virtually: Both you and the learner will need a computer. You will advance through the learning session on your computer with your screen and audio shared through a video conference platform like Zoom for your learner to see and hear on their computer.

Who can I call for help with this material?

If you have questions about this guide or the module, please contact:

UAMS Center for Health Literacy

501.686.2595

healthliteracy@uams.edu

Before You Host a Learning Session

What kind of software do I need to host a virtual learning session?

If you are hosting your learning session in a virtual format, choose the platform that is easiest for you to use (e.g., Zoom or Google Meets). The Insured and Informed online learning session you will be sharing is loaded onto a web page, so you can access it and then share it through any platform you choose to use. You will need reliable access to the internet.

How do I invite people to a group learning session?

If you are doing a group session, it is best if you can find a group of people who are already planning to meet. Examples are college courses or sessions at community education centers such as an adult literacy center. This way, you will not need to advertise a lot to get people to the session. Remember, this session can benefit anyone who wants to better understand their health insurance, and you should stress that in your invitation.

If you need to advertise:

- Use this script as a sample and fill in your details (for example, if you are announcing this at a church):
 - “You are invited to a learning session this Wednesday night at 7:00 p.m. We will meet online in Zoom for a group discussion about health insurance. This session is for everyone who wants to better understand how to use their health insurance. Health insurance can be confusing, but to keep yourself healthy, you need to know how it works. If you’re interested, let me know, and I’ll send you the link.”
- Use the flyer template on the next page. Print and fill in the blanks with the details of your group session.

Join us for a virtual conversation!



Insured and Informed: Your Health Insurance Guide

This is a session for anyone who wants to better understand health insurance so you can get the health care that you need. Come learn the basics of health insurance and how you can best use your own plan.

Date: _____

Time: _____ to _____

How to join: _____

How do I prepare learners for a virtual learning session?

- Offer to set up a “tech check” to make sure participants’ microphones, cameras, and other features are working correctly. Do this far enough in advance so they have a few days to troubleshoot if needed.
- Send them a reminder 1 week before and another reminder 1 day before the session.
- Let your learners know the best way to contact you if they have trouble during the session (text, call, email).
- Tell your learners to have a pen and paper handy for the session in case they want to take notes.

How can I be sure I am ready to host an Insured and Informed learning session?

- **Get comfortable with the material.** But remember, you do not need to be a health insurance expert to host an Insured and Informed learning session. Here are some things you can do to feel comfortable as a facilitator:
 1. Go through the Insured and Informed online learning session on your own. This will help you get familiar with the content.
 2. If you think of questions that your learners may ask, check the Frequently Asked Questions section in this guide. If you do not see the question and answer there, contact the UAMS Center for Health Literacy, and we will find an answer for you.
 3. Decide in advance how you will handle any specific or technical questions that may come up. For example, if a learner asks you why a certain service is not covered on their particular plan, be prepared with a set answer. You could say, “I do not know why your insurance company in particular made this decision. However, you can call them using the number on the back of your insurance card and ask them more about it. We will also talk about what to do if you disagree with a decision your insurance company made in lesson 7.” Make sure to emphasize that the course is not about their specific plans, but rather about tools to help them understand and find more information when they need it.
- **Print the talking points.** The next section of this guide includes a screenshot of each slide from the Insured and Informed online learning session along with suggested talking points. The narrator in the learning session does most of the talking, but there are some places where we recommend pausing to discuss with your learners.
- **Decide how to share other resources with your learners.** The links to websites with more information about health insurance are embedded throughout the learning session. The learning session refers to these resources and

encourages learners to visit those sites. Decide how you will provide learners with access to the sites, to encourage them to use the information. For example, you could visit each site and print out the pages for individual learners. Or you could copy the links and put them in the chat box for users to access in a virtual session. Print or share online the resource links handout for each participant. It is located at the end of this guide.

- **Plan for technology needs.**
 - Make sure you are comfortable sharing your screen. You may need to do a search online to learn how to share your sound during a virtual presentation.
 - For groups: Recruit a volunteer to serve as tech support during your session. It is difficult to lead the group and deal with technical problems that may come up.

What final steps should I take to prepare on the day of the learning session?

- Set up your computer in a quiet room away from distractions.
- Close other programs on your computer.
- Turn off other devices that use your internet (TVs, gaming systems, etc.). This will help your internet connection.
- If you are hosting a virtual session, encourage your learner(s) to follow these steps, too.

Leading Group and 1-on-1 Learning Sessions

How is the script set up?

Below, the Insured and Informed online learning session is broken down section by section. Each row in the table below shows:

- On the left: The visuals from the learning session (what the learners will see)
- On the right: Instructions for you, the facilitator. Please note:
 - Words written in italics (*like this*) are directions for you.
 - Words written in regular font (like this) are for you to read aloud to the learners.

How do I facilitate the online learning session?

Use the following instructions, for the type of session you are leading:

- In-person, one-on-one session:
 1. Launch the learning session.
 2. Provide as much help as the learner needs to advance through each section. For example, you may need to read the words on the screen to them or click through each section of the learning session. If they can read and click through on their own, allow them to do so.
 3. Follow the script and pause, as prompted, for discussion. Feel free to be informal and let the learner guide the conversation. They may wish to have more discussion than we have laid out for you in the script.
- In-person, group session:

If the group is being led through the session:

 1. Launch the learning session.
 2. Advance through each section.
 3. Pause for discussion when prompted in the script. Stick with the talking points below so the conversation stays on track.

If the group is going through the session individually, by themselves:

 1. Send or post the link to the learning session.
 2. Have individuals launch the learning session on their own computers. Instruct them to go through the learning session in order.
 3. After all participants have completed the learning session, use about 15 to 30 minutes to have a group discussion. Use the group discussion guide.
- Virtual session, one-on-one, or group:
 1. Launch the learning session.
 2. Share your screen so the learner(s) can see and hear your computer. Make sure they can hear the audio when you play lesson videos.


3. Advance through each section.
4. Pause for discussion when prompted in the script. If a one-on-one session, allow the learner to guide the conversation as time allows. If a group session, stick with talking points.

If the group is going through the session individually, by themselves:

4. Send or post the link to the learning session.
5. Have individuals launch the learning session on their own computers. Instruct them to go through the learning session in order.
6. After all participants have completed the learning session, use about 15 to 30 minutes to have a group discussion. Use the group discussion guide on page:

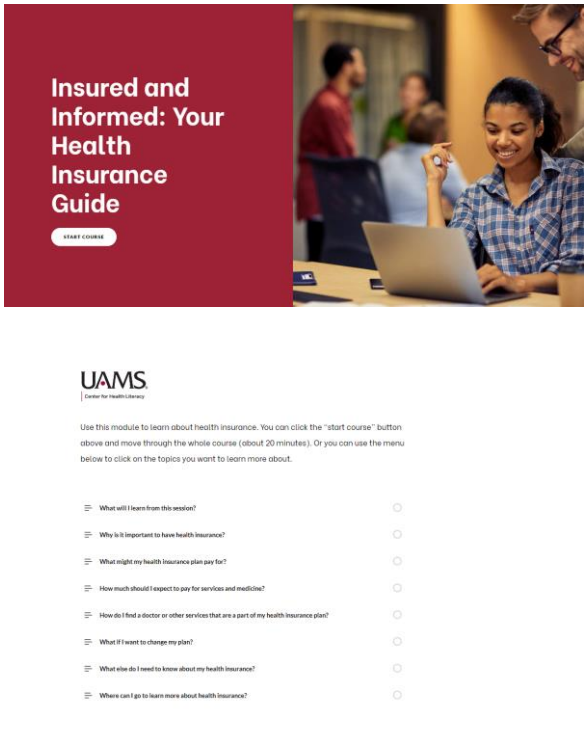
Sample script to lead an individual or group through the learning session

Use the script below to lead your group session. The words that *look like this* are instructions for you. The other words are the script you read.

Screen Shots	Instructions
Welcome	
	<ul style="list-style-type: none"> • <i>Introduce yourself and your role.</i> <ul style="list-style-type: none"> - My name is _____. - I volunteered to lead this session because (<i>Fill in the blank: e.g., Health insurance can be confusing. It can really help to understand the basics</i>) - I will share some information about health insurance with you today, but I am not an expert. You may have questions I cannot answer. Write those down as we go. I will answer what I can or tell you where to find the answer. • <i>Encourage interaction.</i> <ul style="list-style-type: none"> - I hope this will be interactive. It will be much more fun, and you will get more from it, if you participate. So, ask questions and offer comments. And please, silence your phones so you can fully participate. - <i>[Virtual, group session only]</i> <i>Let them know how you would like them to speak up; for example, how to use the “hand raise” feature or post a question in the chat box.</i> - <i>[Group session only]</i> Of course, we do want to be respectful of each other. Feel free to voice your opinion but let everyone else do the same thing. Let’s be supportive of each other so everyone feels safe to speak up. - Let’s talk about confidentiality. You may share some personal things today about your own insurance plan or your finances as they relate to health care.

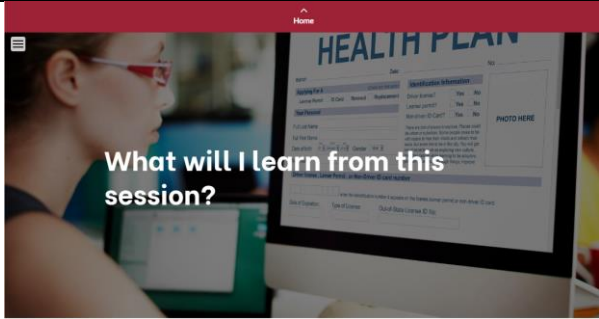
	<ol style="list-style-type: none"> 1. <i>[Group session only]</i> It is very important that we all agree to not repeat personal information shared by anyone else. 2. I will not share anything you say to me. <ul style="list-style-type: none"> • <i>Explain how the session will work.</i> <ul style="list-style-type: none"> - <i>Let learners know about how long the session will last (about 30-45 minutes).</i> - <i>[Virtual session only] Let learners know what to do if they have technical trouble. Provide a phone number to call for help.</i>
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Introduction to Learning session

 <p>Insured and Informed: Your Health Insurance Guide</p> <p>START COURSE</p> <p>UAMS Center for Health Literacy</p> <p>Use this module to learn about health insurance. You can click the "start course" button above and move through the whole course (about 20 minutes). Or you can use the menu below to click on the topics you want to learn more about.</p> <ul style="list-style-type: none"> <input type="radio"/> What will I learn from this session? <input type="radio"/> Why is it important to have health insurance? <input type="radio"/> What might my health insurance plan pay for? <input type="radio"/> How much should I expect to pay for services and medicines? <input type="radio"/> How do I find a doctor or other services that are a part of my health insurance plan? <input type="radio"/> What if I want to change my plan? <input type="radio"/> What else do I need to know about my health insurance? <input type="radio"/> Where can I go to learn more about health insurance? 	<ul style="list-style-type: none"> • <i>Show the top of the screen with the 'start course' button and scroll down to show the lesson menu. Explain that the course can be taken all at once by starting at the beginning and going in order. Or the user can skip around and choose which lessons they most want to do using the menu. Tell them that today you will be going through the whole course in order.</i> • <i>Click "Start Course" at the top and advance through the learning session from start to finish.</i>
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What will I learn from this session?

	<ul style="list-style-type: none"> • <i>Scroll down to the first interaction.</i>
--	--



What will I learn from this session?

True or False: I know how to use my health insurance to keep myself healthy and get the most from benefits. Flip the card to indicate your answer.

True

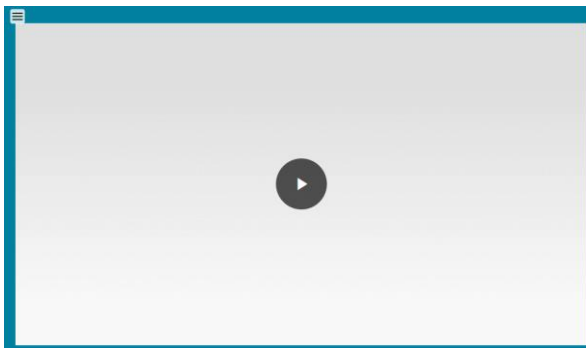
False

[CONTINUE](#)

- *Interaction: “True or False”*
- How many of you feel like you know how to use your health insurance?
 - *For those who say no, tell them they are not alone. This course will help them.*
 - *For those who say yes, tell them the course might still teach them something they do not know.*

[CONTINUE](#)

Click the red ‘Continue’ button.



Play the video.

- *Ask if there are any questions. There might not be any yet as this is just the introduction video.*

[Next Lesson](#)

Click ‘Next Lesson’ to continue.

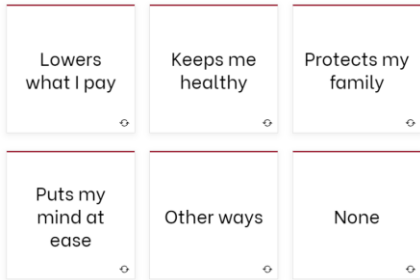
Why is it important to have health insurance?



Why is it important to have health insurance?

- *Scroll down to the first interaction.*

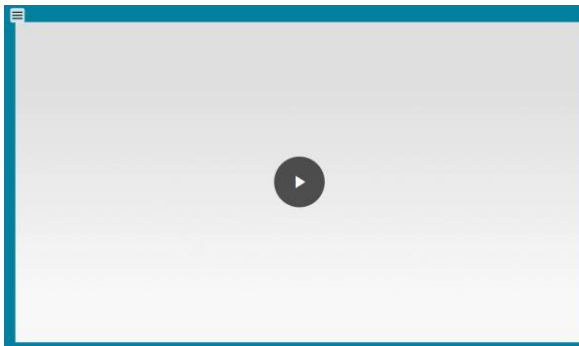
In what ways has health insurance helped you? Click on each card that applies to you to flip it and read the other side.



- *Interaction: In what ways has health insurance helped you?*
- How has health insurance helped you? I'm going to read some ways health insurance can help you off these cards. When I read a way that it has helped you before, raise your hand.
- *Read the front of a card.*
- It's great that health insurance is already starting to help you! I hope it can help you even more as you learn more about it.

CONTINUE

Click the red 'Continue' button.



- *Play the video.*
- *Ask if there are any questions.*

- *Scroll down to the next interaction.*
- *Interaction: True or False: If you have health insurance, you will get services to keep yourself healthy at a lower cost than if you did not have it at all.*
- So, after watching this video, let's take a look at this question.
- *Read question and discuss.*

True or False: If you have health insurance, you will get services to keep yourself healthy at a lower cost than if you did not have it all.

- True
- False

SUBMIT

- *Correct answer: True*

- *Scroll down to the next interaction.*
- *Interaction: Definition review.*
- Let's review some terms you might hear as you use your health insurance.
- *Read the front of a card. Flip it. Read the back. Do think with all 4 cards. Discuss with class as needed.*

Next Lesson

Click 'Next Lesson' to continue.

What might my health insurance pay for?



What might my health insurance plan pay for?

What do you think your health insurance plan pays for? Click to choose the correct answer, then hit submit.

- Visits to your main doctor
- Lab tests
- Emergency room visits
- Prescription medicines
- All of the above

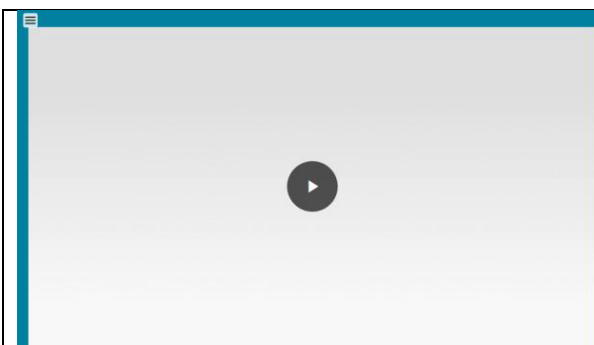
SUBMIT

- *Scroll down to the first interaction.*

- *Interaction: What do you think your health insurance plan pays for?*
- What do you think your health insurance plan pays for?
- *Read each option and ask the group if they think insurance covers this item. Discuss. Click the correct answer (all of the above). Hit submit.*

CONTINUE

Click the red 'Continue' button.




 *Play the video.*

CONTINUE

Click the red 'Continue' button.

10 Essential Health Benefits

Many health insurance plans cover the 10 essential health benefits. These are a set of services that health insurance plans available on the health insurance marketplace must cover.



Outpatient care you get without a hospital stay

- *Scroll down to the next interaction.*
- *Interaction: 10 Essential Health Benefits.*
- Many health insurance plans cover the 10 essential health benefits. These are a set of services that health insurance plans available on the health insurance marketplace must cover.
- *Read the text below each slide. Pause. Then click the arrow to the right to advance to the next slide. Repeat this for each slide.*

CONTINUE

Click the red 'Continue' button.

Every health insurance plan pays for different things. What and how much they pay depends on the type of services and the health care provider. To find out what your health insurance will pay for:

- Check your explanation of coverage
- Visit your health insurance company's website
- Call your health insurance company

Other Services Your Plan May Cover +

- *Scroll down to the next text block. Read it.*
- *Scroll down to the next interaction.*
- *Interaction: Other services your plan may cover. Click on the plus sign to the right to open the list. Read the list.*
- *Follow-up questions:*
- Do all health insurance plans cover the same things?
- *Answer:* No. Some of them cover the "10 essential benefits," but some are different. Some cover extra services that others do not.
- So, how do you find out what your insurance plan covers?
- *Answer:* You can:

	<ul style="list-style-type: none"> ○ Check your explanation of coverage ○ Visit your health insurance company's website ○ Call your health insurance company
--	---

You just learned a lot of important terms in that video. Check your understanding. Drag the card and match it to the correct definition.

A decision your health plan makes that you need certain services, treatment, or

Referral

Prior Authorization

Explanation of Coverage (EOC)

- *Scroll down to the next interaction.*
 - *Interaction: Drag the card and match it to the correct definition.*
 - We learned a lot of important terms in that video. Let's check to see if we remember some of them.
 - *Read the three gray rectangles at the bottom.*
 - Now let's see which of these definitions on the cards match with these terms.
 - *Read the card. Ask the group or individual where they think it goes. Drag it there to see if it's correct or talk them through to the correct answer before you drag it to the right place. Click through to do that with each card.*
- Next Lesson**
- Click 'Next Lesson' to continue*

How much should I expect to pay for services and medicine?

How much should I expect to pay for services and medicine?

Do you know what deductible, coinsurance, or premium means? Flip the card(s) that applies to you.

Yes

I have heard of some of those

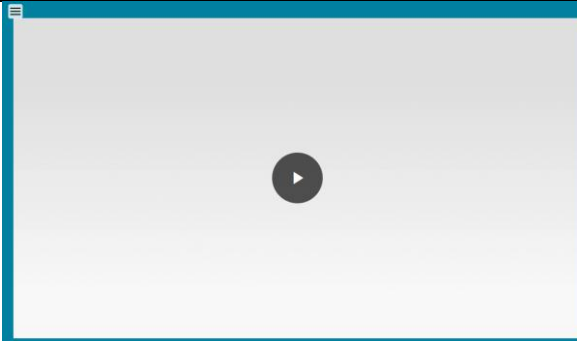
Not at all

CONTINUE

- *Scroll down to the first interaction.*
- *Interaction: Do you know what deductible, coinsurance, or premium means? Ask the group or individual if they know what these terms mean.*
- If you have not heard of some or any of these, do not worry! This lesson is going to teach you these terms.

CONTINUE

Click the red 'Continue' button.



 *Play the video.*

- *Ask if there are any questions. Follow-up questions:*
- Let's talk through some of these different types of costs.
- Have you ever not understood what your part was to pay for a doctor's visit? Or have you ever gotten a medical bill that surprised you- perhaps it was higher than you thought it would be or didn't understand why you were charged what you were charged?
- The way health insurance figures what you pay can be confusing. I hope the video helped you understand the basic terms and ideas you need to understand what you will pay.
- What is the difference between a copay and coinsurance?
- What is a deductible? Do you know what your deductible is? Where would you go to find that out?

CONTINUE

Click the red 'Continue' button.

What is an Explanation of Benefits (EOB)?

Another tool you can use to understand your costs is your explanation of benefits (EOB). Your health insurance plan will send you an EOB after they get a claim.

Click on the plus signs to read about each part of an EOB.

- *Scroll down to the text box. Read the text (What is an EOB?).*
- Have any of you received an Explanation of Benefits in the mail? Did you understand it, or did you find it hard to know what your part was or what it was for? Let's look through this example.

Your Health Insurance Company
123 Health Insurance Way
Hometown, AR 12345

Explanation of Benefits
⊕ This is not a bill.

Jane Jones
456 Oak Street
River City, AR 12345

Member ID: 555-5555-55
Your Group ID: 111111
Your Group Name: ABC Company

⊕ Patient name: Jane Jones
Claim number: 1782596
Date processed: 3/1/2024

Place of service: XYZ Health Clinic
Provider name: Diane Johnson, MD
Type of service: Outpatient

Claim date: 1/21/2024
Payment to: XYZ Health Clinic

Date of service	Total charges	Amount paid by insurance	Charges not covered	Deductible	Co-insurance	Co-pay	Amount you may owe
1/15/2024	\$\$\$	\$\$\$	\$\$\$	\$\$\$	\$\$\$	\$\$\$	\$\$\$
1/15/2024	\$\$\$	\$\$\$	\$\$\$	\$\$\$	\$\$\$	\$\$\$	\$\$\$
Claim total	\$\$\$	\$\$\$	\$\$\$	\$\$\$	\$\$\$	\$\$\$	\$\$\$

⊕ **This is your part to pay.**

- *Scroll down to the interaction. Let the group or individual take a minute to scan the document. Then click on each red plus sign and read the pop-up explanation for each section.*

To learn what you might have to pay for care:

- Visit your health insurance company's website to see if they have a cost estimator
- Talk to a financial counselor at your doctor's hospital or clinic

- *Scroll down to the text box. Read the text.*
- CONTINUE** *Click the red 'Continue' button.*

If you want to learn more about how much you could pay, check out the resources below. Flip the card if you want to learn more about that topic.

Understanding your health care costs

Understanding your hospital bill

Your total costs for health care

- *Scroll down to the next interaction. Read each card.*
- There is a link to a resource on the back of each of these cards. I won't click through to them right now. But you can find these resources on the resource handout that I gave (or sent) you or on the last section of this module.

Now that you have gone through this module, complete the vocabulary matching again. Drag the term on the left to the correct definition on the right.

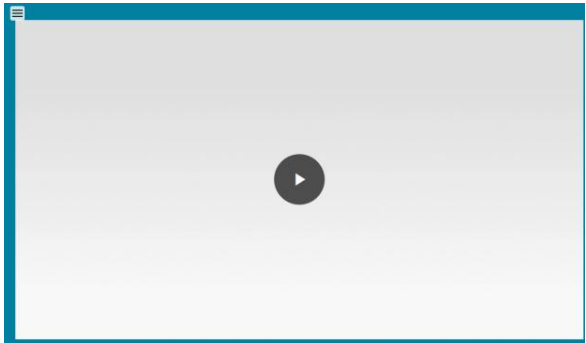
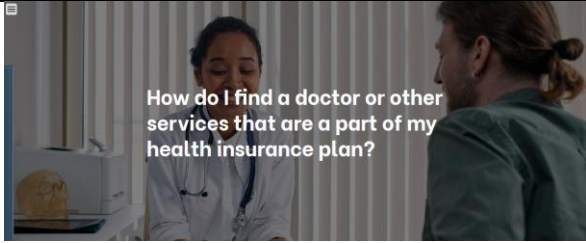
- Coinsurance
- Deductible
- Out-of-pocket maximum
- Copay
- Premium

- The amount you pay each month for health insurance
- Fixed amount you pay for covered services. You may pay this when you get services.
- A set amount (for example, \$2,000) you must pay before your insurance starts to pay.
- Your share of costs (such as 20%) for covered services after you meet your deductible.
- The most you could pay in a year. Then insurance usually pays for all covered services.

Submit

- *Read each term on the left. Then start on the right. Read it. Then ask the participant(s) where they think the definition matches to. Drag it connect it to the term suggested, or talk them through to the correct answer, then drag it there. Go through each definition this way. Hit submit.*
- Next Lesson**
- *Click 'Next Lesson' to continue*

How do I find a doctor or other services that are a part of my health insurance plan?



- *Scroll down to the video.*

 *Play the video. Ask if there are any questions.*

CONTINUE

Click the red 'Continue' button.

If you go to an **in-network** doctor, it will help you get the most out of your plan and lower your costs. To find doctors and services that are **in-network**, you can:

- Visit your health insurance website to search for in-network doctors and services.
- Call your health insurance company and ask if the doctor you want to see is a part of the network.
- Call the doctor you want to see and ask if they take your health insurance.

- *Scroll down to the text box. Read the text.*

You just learned a lot of important terms in that video. Check your understanding. Drag the card and match it to the correct definition.

You pay less when you get this type of service.

In-network Out-of-network Claim

- *Scroll down to next interaction.*
- *Interaction: Drag the card and match it to the correct definition.*
- We learned a lot of important terms in that video. Let's check to see if we remember some of them.
- *Read the three gray rectangles at the bottom.*
- Now let's see which of these definitions on the cards match with these terms.
- *Read the card. Ask the group or individual where they think it goes. Drag it there to see if it is correct or talk them through to the correct answer before you drag it to the right place. Click through to do that with each card.*

Answers for each card:

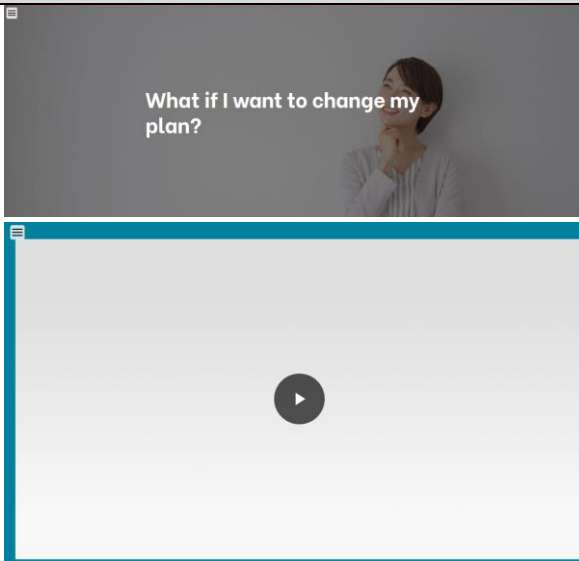
- *In-Network:*
 - *You pay less when you get this type of service*
 - *Providers, hospitals, and clinics who agree to provide services to you*
 - *They are also called preferred providers*
- *Out-of-Network:*

- *Providers who are not in your insurance network and do have set prices*
- *They usually cost more than in-network providers*
- *These are also called non-preferred providers*
- *Claim*
 - *A request by you or your provider for your insurance to pay for care*


Next Lesson

- *Click 'Next Lesson' to continue*

What if I want to change my plan?



- *Scroll down to the video.*

 *Play the video. Ask if there are any questions* Do you know when your open enrollment period is for your insurance? If not, who should you call to find out?


CONTINUE

Click the red 'Continue' button.

When can I change my plan?

You can change your plan during the open enrollment period (also called OEP). Open enrollment happens once a year, typically at the end of the calendar year (in October, November, or December).

You can also change your plan during a special enrollment period, called a qualifying life event, if you:



Change in your marital status (such as get married or divorced)

- *Scroll down to next interaction.*
- *Interaction: When can I change my plan? Read the text at the top.*
- *Read the text below each slide. Pause. Then click the arrow to the right to advance to the next slide. Repeat this for each slide.*

? If you have questions about health insurance plans, there are some other resources you can check out:

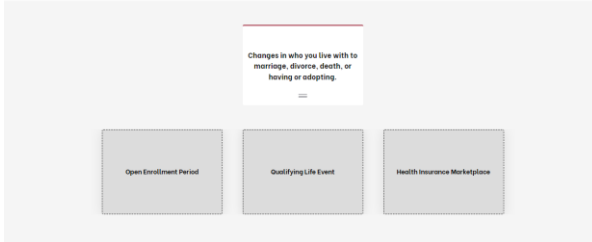
- [How to choose a health insurance plan.](#)
- [Understand your health insurance plan.](#)
- [How to shop for health insurance plans.](#)

- *Scroll down to the text box. Read the text.*
- These are links to resources about how to find and choose health insurance. I won't click through to them right now. But you can find these resources on the resource handout that I gave you.

CONTINUE

Click the red 'Continue' button.

You just learned a lot of important terms in that video. Check your understanding. Drag the card and match it to the correct definition.



- *Scroll down to next interaction.*
- *Interaction: Drag the card and match it to the correct definition.*
- We learned some important terms in this lesson. Let's check to see if we remember some of them.
- *Read the three gray rectangles at the bottom.*
- Now let's see which of these definitions on the cards match with these terms.
- *Read the card. Ask the group or individual where they think it goes. Drag it there to see if it's correct or talk them through to the correct answer before you drag it to the right place. Click through to do that with each card.*

Answers to cards:

- *Open enrollment period*
 - Time period each year when you can change or enroll in a new health plan
- *Qualifying life event*
 - Changes that let you join or change a health plan outside of open enrollment
 - Moving

- *Changes might include loss of health coverage*
- *Changes in who you live with to marriage, divorce, death, or having or adopting a child.*
- *Health insurance marketplace*
 - *Your state may run its own one of these*
 - *Your state may use the federal one of these*
 - *A service to help people shop with health insurance*
 - *It is also called the marketplace or exchange*

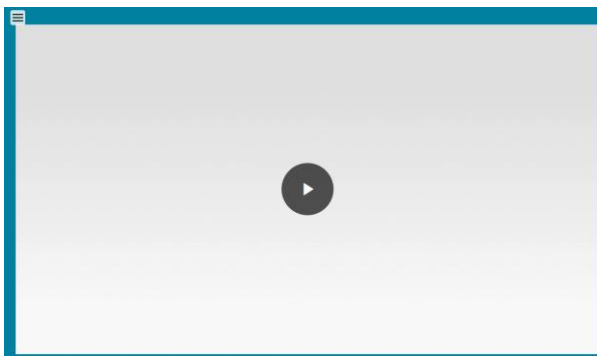
Next Lesson

Click 'Next Lesson' to continue

What else do I need to know about my health insurance?



- *Scroll down to the video.*



- ▶ *Play the video. Ask if there are any questions.*

CONTINUE

Click the red 'Continue' button.

Click the plus signs below to read about information on your health insurance card.

Front of card:

Your Health Insurance Company

Member Name: **Jane Jones** Member ID: **555-55555-55** Group #: **111111**

RxBIN: XXXXXXXX PCP Copay: \$
RxPCN: YYYY Specialty Copay: \$\$
RxCopay: \$ Coins: %
RxDed: \$\$ Deductible: \$\$\$

Back of card:

Your Health Insurance Company

123 Health Insurance Way
Hometown, AR 12345
yourhealthinsurance.com
Customer service: 800-555-5555

- For providers:** How to file claims
- For members:** Important information on covered services and prior authorization in your benefit information. This card does not mean you are eligible for benefits.

- Now let's look at an example of an insurance card.
- *Scroll down to the next interaction. Read the text at the top. Let the group or individual take a minute to scan the image. Then click on each red plus sign and read the pop-up explanation for each section. Scroll down and repeat for the back of the card.*

CONTINUE

Click the red 'Continue' button.

Remember, if your health insurance company denies a claim, you can ask them to reconsider their decision to not pay. This is called an appeal. You can also file a grievance which is a complaint you make to your health insurer.

You just learned a lot of important terms in that video. Check your understanding. Drag the card and match it to the correct definition.

- *Scroll down to the text box. Read the text.*

A complaint you communicate to your health insurer or plan.



- *Scroll down to next interaction.*
- *Interaction: Drag the card and match it to the correct definition.*
- We learned some important terms in this lesson. Let's check to see if we remember some of them.
- *Read the three gray rectangles at the bottom.*
- Now let's see which of these definitions on the cards match with these terms.
- *Read the card. Ask the group or individual where they think it goes. Drag it there to see if it's correct or talk them through to the correct answer before you drag it to the right place. Click through to do that with each card.*

Answers to cards:

- *Claim*

	<ul style="list-style-type: none"> ○ <i>Request by you or your provider for your insurance to pay for care</i> ● <i>Appeal</i> <ul style="list-style-type: none"> ○ <i>Request for your insurance to revisit a decision to not pay for a service.</i> ● <i>Grievance</i> <ul style="list-style-type: none"> ○ <i>A complaint you communicate to your health insurer or plan</i>
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Remember:

It is important to have health insurance to stay healthy and help you pay for the care you need. If you have questions about your health insurance plan, you should reach out to your health insurance company to ask.

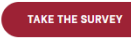
Thank you for viewing this module.

If you have questions that were not answered here, there are some other great resources for you to check out:

- [Fair health consumer](#)
- [HealthCare.gov](#)
- [MedicarePlusHealthInsurance](#)


- *Scroll down to the text box. Read the text.*
- *Scroll down to the text box. Read the text.*
- These are links to more resources about health insurance. I won't click through to them right now. But you can find these resources on the resource handout that I gave you.

We want to hear from you! Take a survey to tell us what you learned from this module and get a certificate of completion. Click the button to take the survey.



- *Scroll down to the survey. Provide a link to the survey to all participants to complete on their own if possible.*
- *Link:*
<https://crisredcap.uams.edu/redcap/surveys/?s=DJPY38W4JC4HPKKC>
- I am going to share a link with you. Please click on it and fill out this short survey. It helps the people who made this module make it better. Thank you.

Resources section: Where can I go to learn more about health insurance?



Remember:

It is important to have health insurance to stay healthy and help you pay for the care you need. If you have questions about your health insurance plan, you should reach out to your health insurance company to ask.

Thank you for viewing this module.

- *Scroll down to text and read it.*

<p>If you have questions that were not answered here, there are some other great resources. Click the links below to find out about:</p> <ul style="list-style-type: none"> What your insurance may cover + Your health care and insurance costs + Different health insurance plans + General health insurance information + <p>Some of this information came from:</p> <ul style="list-style-type: none"> Fair Health Consumer HealthCare.gov Kaiser Family Foundation (KFF) MedlinePlus.gov The Urban Institute 	<ul style="list-style-type: none"> • <i>Scroll down to next interaction.</i> • If you have questions that were not answered here, there are some other great resources. You can click on plus signs to expand the section and then click links to view additional resources. I've also shared these resources with you on the resources handout. • <i>Scroll down to text and read.</i>
<p>We want to hear from you! Take a survey to tell us what you learned from this module and get a certificate of completion. Click the button to take the survey.</p> <p style="text-align: right;">TAKE THE SURVEY</p>	<ul style="list-style-type: none"> • <i>[Note that this survey link is at the end of the last lesson and this lesson. Remind participants to take the survey <u>if they have not taken already.</u>] Scroll down to the survey. Provide a link to the survey to all participants to complete on their own if possible.</i> • <i>Link:</i> https://crisredcap.uams.edu/redcap/surveys/?s=DJPY38W4JC4HPKKC • I am going to share a link with you. Please click on it and fill out this short survey. It helps the people who made this module make it better. Thank you. •
<p>This project was supported by the National Library of Medicine of the National Institutes of Health, under Award Number UG4LM022345. The content is solely the responsibility of the authors and does not necessarily represent the official views of the National Institutes of Health</p> <p style="text-align: center;">End Module</p>	<p style="text-align: center;">End Module</p> <p style="text-align: right;"><i>Click 'End Learning session'</i></p> <ul style="list-style-type: none"> • •
<p>Close</p>	
	<p>Thank you for being here today. I hope you enjoyed it and learned some new things.</p>

Sample discussion questions for self-led participants

After participants have completed the learning session on their own, use the discussion questions below to guide your group discussion. You can choose to use all the questions or select a few.

Lesson: What will I learn in this session?

1. Before going through this session, did you feel like you knew how to use your health insurance?
2. In what ways has health insurance already helped you?
 - A. [Potential replies from participants:
 - Lowers what I pay
 - Keeps me healthy
 - Protects my family
 - Puts my mind at ease]

Say: It's great that health insurance is already starting to help you! If not, hopefully as you learn more about it, it can help you more.

Lesson: Why is it important to have health insurance?

3. How could your health insurance help you?
[See answer to question 2 above. Add any replies to the discussion that were not mentioned.]

Lesson: What might my health insurance plan pay for?

4. What information was new to you in the section about what your health insurance may pay for?
5. What questions do you have about your what your health insurance will pay for?
[Encourage participants to write these questions down so they can refer to them as they are trying to learn about their own plans.]

Lesson: How much should I expect to pay for services and medicine?

6. The section about what you should expect to pay had a lot of important terms. What terms were new to you?
[As participants mention terms, discuss what they mean. Definitions for the terms are provided below for your reference.
 - Copay: A set amount you pay when you get covered services.
 - Premium: The amount you pay for health insurance each month.
 - Deductible: A set amount you must pay before your insurance starts to pay.
 - Coinsurance: Your share of the costs (such as 20%) for covered services after you meet your deductible.]

Lesson: How do I find a doctor or other services that are part of my health insurance plan?

7. If you want to find a doctor or other service that takes your insurance, how would you do that?
 - A. [Potential answers (add any to the discussion that were not mentioned)
 - Visit your health insurance website to search for in-network doctors and services.
 - Call your health insurance company and ask if the doctor you want to see is a part of the network.
 - Call the doctor you want to see and ask if they take your health insurance.]

Lesson: What if I want to change my plan?

8. How can you find out when your insurance's open enrollment period is?
 - A. [Potential answers: Call your insurance company, go to their website.]
9. What kind of life changes could allow you to change your health insurance?
 - [Potential answers: A qualifying life event such as
 - Change in your marital status
 - Get a new job
 - Lose other health insurance coverage
 - Move to a new state
 - Adopt a child or have a baby
 - Qualify for other government programs]

Lesson: What else do I need about my health insurance?

23. What other questions do you still have about health insurance?

[You may not be able to answer their questions. Encourage them to write them down so they can ask someone who will. Guide them on who they might want to ask particular questions.]
24. How could you contact your health insurance in order to find out more about your plan or how to access services?
 - A. [Potential answers (add the ones not mentioned to the discussion):
 - Visit your health insurance company's website
 - Call your health insurance company. The number is on the back of your insurance card.]

Sample Worksheet

Print pages 29 to 30 for participants to fill out during and after they complete the learning session. See the worksheet key on pages 31 to 32.

Insured and Informed: Your Health Insurance Guide Worksheet: What did you learn?

You learned a lot of health insurance terms in this learning session. Test your knowledge. Write the term below next to the definition that matches it.

Appeal

Deductible

Premium

Claim

Grievance

Prior Authorization

Coinsurance

In-network

Referral

Copay

Out-of-network

Definition	Term
An order from your main doctor to see a specialist or get certain services.	
A decision your health plan makes that you need certain services.	
The amount you pay each month for health insurance.	
Fixed amount you pay for covered services. You may pay this when you get services.	
A set amount (for example, \$1,000) you must pay before your insurance starts to pay.	
Your share of costs for covered services after you meet your deductible. This is a percentage.	
Providers who agree to give services to people on your plan.	
Providers who are not in your insurance network and do have set prices.	
A request by you or your provider for your insurance to pay for care.	
A request for your insurance company to revisit a decision they made to not pay for a service.	
A complaint you give to your health insurer or plan.	

See if you remember a few facts. Circle the correct answer for each question.

1. True or False: If you have health insurance, you will get services to keep yourself healthy at a lower cost than if you did not have it all.
 - True
 - False

2. True or False: All insurance plans cover the same things.
 - True
 - False

3. What do you think your health insurance plan may pay for?
 - Lab tests
 - Visits to your main doctor
 - Emergency room visits
 - Prescription medicines
 - All of the above

4. When can you change your plan?
 - During open enrollment
 - When I get married
 - When I have a child
 - All of the above, and more

Fill in the form below with information about your health insurance plan.

Use your health insurance card and your Explanation of Coverage to fill in the table below. This will help you practice finding information about your insurance. The form will serve as a reference for you in the future. To contact your insurance company:

- Dial the number on the back of your health insurance card
- Go to the website of your health insurance company

Your Health Insurance Plan Information			
Insurance Company Phone Number			
Your Insurance Member ID Number			
Premium		Deductible	
Copay		Coinsurance	
Out-of-Pocket Maximum		Open Enrollment Period	

Insured and Informed: Your Health Insurance Guide

Worksheet: Answer Key

You learned a lot of health insurance terms in this learning session. Test your knowledge. Write the term below next to the definition that matches it.

Appeal	Deductible	Premium
Claim	Grievance	Prior Authorization
Coinsurance	In-network	Referral
Copay	Out-of-network	

Definition	Term
An order from your main doctor to see a specialist or get certain services.	Referral
A decision your health plan makes that you need certain services.	Prior authorization
The amount you pay each month for health insurance.	Premium
Fixed amount you pay for covered services. You may pay this when you get services.	Copay
A set amount (for example, \$1,000) you must pay before your insurance starts to pay.	Deductible
Your share of costs for covered services after you meet your deductible. This is a percentage.	Coinsurance
Providers who agree to give services to people on your plan.	In-network
Providers who are not in your insurance network and do have set prices.	Out-of-Network
A request by you or your provider for your insurance to pay for care.	Claim
A request for your insurance company to revisit a decision they made to not pay for a service.	Appeal
A complaint you give to your health insurer or plan.	Grievance

See if you remember a few facts. Circle the correct answer for each question.

5. True or False: If you have health insurance, you will get services to keep yourself healthy at a lower cost than if you did not have it all.
 - True
 - False
6. True or False: All insurance plans cover the same things.
 - True
 - False
7. What do you think your health insurance plan may pay for?
 - Lab tests
 - Visits to your main doctor
 - Emergency room visits
 - Prescription medicines
 - All of the above
8. When can you change your plan?
 - During open enrollment
 - When I get married
 - When I have a child
 - All of the above, and more

Note: there is no answer key for the 3rd worksheet activity as it is personal to each participant.

Online Learning Session Resource Links

Information about your health insurance plan

To find an in-network doctor or get other information about your plan:

- Visit your health insurance website.
- Call the number on the back of your insurance card.
- Call the doctor you want to see and ask if they take your health insurance.

General Information about what insurance covers

Healthcare.gov Essential Health Benefits:

<https://www.healthcare.gov/glossary/essential-health-benefits/>

MedlinePlus Consumer Rights and Protections:

<https://medlineplus.gov/ency/article/001947.htm>

General information about costs

MedlinePlus Understanding Your Costs:

<https://medlineplus.gov/ency/patientinstructions/000878.htm>

MedlinePlus Understanding Your Hospital Bill:

<https://medlineplus.gov/ency/patientinstructions/000881.htm>

Healthcare.gov Your Total Costs:

<https://www.healthcare.gov/choose-a-plan/your-total-costs/>

How to change your health insurance plan

MedlinePlus How to Choose a Health Insurance Plan:

<https://medlineplus.gov/ency/patientinstructions/000861.htm>

MedlinePlus Understanding Health Insurance Plans:

<https://medlineplus.gov/ency/patientinstructions/000879.htm>

KidsHealth How to Shop for Health Insurance

<https://kidshealth.org/en/parents/buy-health-insurance.html>

General resources

MedlinePlus Health Insurance: <https://medlineplus.gov/healthinsurance.html>

Healthcare.gov (marketplace): <https://healthcare.gov>

Fair Health Consumer: <https://fairhealthconsumer.org>