Insurance

Objectives
Become familiar with medical insurance terminology, requirements, options, and costs. Evaluate the pros and cons of renter's insurance.

Instructions
1. In Google Docs choose File->Make a copy to duplicate and be able to edit this file.
2. Fill out the two-page Insurance worksheet below including name and date.
3. Become familiar with medical insurance.
    a. Take this pre-quiz.
    b. Review your answers to the quiz.
    c. Skim a glossary of typical insurance terms.
4. Read a health case scenario of Two Sisters, Two Plans then fill out the answers below using that information.
5. Read Don't Risk It about renter's insurance put together by the Missouri Department of Insurance.
6. Refer to the Scenario Worksheet on the last page of Don't Risk It to answer the questions below.
7. Submit your finished two-page Insurance worksheet to your teacher.
8. Also keep a copy of it to include in your Capstone binder later.

Insurance   Name _____Date _____

MEDICAL

Refer to the Two Sisters, Two Plans Lesson from Scholastic.com.

Ski Accident Costs		Joan's Cost (with HMO)	Jill's Cost (with PPO)
Emergency Room	$250		
2-Day Hospital Stay	$4775		
Follow-up Dr. visit	$160		
Total Cost:	$		

	Answer
What would this medical care have cost without insurance?	

How much did Jill pay for medical care related to the accident?	
How much did Joan pay?	
What does Jill pay each year in premiums?	
What does Joan pay each year in premiums?	
Which plan provides more choice?	

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Insurance   Name _____Date _____

RENTER
Refer to this information from the Missouri Department of Insurance.

	Answer
How much did **Ricky** pay?	
How much did the insurance company pay?	
What needs to be considered or changed about this situation in the future?	
How much did **Debbie** pay?	
How much did the insurance company pay?	
What needs to be considered or changed about this situation in the future?	
How much did **Courtney** pay?	
How much did the insurance company pay?	
What needs to be considered or changed about this situation in the future?	