

ICAP Health Homework

Due April 14th

Interview your parents about healthcare and insurance. Write a report about what you have been learning about healthcare choices based on class info, this interview and what you have observed, researched on your own. Please do not feel the need to include any sensitive family information (you might have your parents proofread your report if you are not sure). This exercise is to help you, the student, to see all the issues involved in this area. You are not reporting back to me on your family's own situation, you are writing a thoughtful report on what you are learning about insurance & healthcare in general. The interview is just another tool for you to gain information as is the Internet, the newspaper, or interviewing someone else that has healthcare & doesn't mind answering some of these questions.

Some sample questions to ask

What sort of health insurance does our family have? (HMO, POS, PPO, Kaiser, Cobra, Christian HealthShare, other)

At what age will I lose coverage through your plan?

Do we have choices of more than one option through your employer for pick at open enrollment?

Are we able to receive coverage for non-standard treatments such as chiropractic, nutritional counseling, physical therapy, homeopathic, etc?

How does our insurance influence you (your parent(s)) healthcare choices? Will they only go to the doctor covered through their plan or are they open to seeking other treatments for a health challenge?

How does money factor into your parents' personal healthcare decisions (again, you DO NOT need to include info like this in your report, it is for your information & benefit, not mine).

If money were not an issue, would other therapies/methods of treatment be considered for health issues? (if patient had income to choose whatever healthcare they wanted)

If insurance covered all therapies would alternative therapies be considered for a health issue or have they been considered in the past for an issue? (Meaning if insurance covered all choices & personal expense was not a factor)

Do choices in healthcare influence choice of coverage during open enrollment (meaning, if one plan offers partial coverage for non standard treatments, would that plan be chosen over a less expensive one. For example a PPO or POS plan rather than an HMO plan.