

Name \_\_\_\_\_

Date \_\_\_\_\_

# Health Care & Health Insurance

*Use the text to answer each question below.*

1. When people talk about health care, they're talking about the many ways people take care of their health and protect their well-being. This involves a few different things. The first is diagnosis, or figuring out what disease or problem someone has. Then comes treatment, in which doctors use medicine or other methods to heal or help a sick or hurt person. There's also prevention, which is taking steps to keep people from getting sick or hurt in the first place.

Milo makes sure to get a flu shot each winter so that he can lower his chances of getting sick. This is an example of

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|----------------|-----------------------|
| A. diagnosis.  | B. treatment.         |
| C. prevention. | D. none of the above. |

2. When you think about being sick or getting an injury, you might think about seeing a doctor or going to the hospital. These are called medical services. There are many other services and organizations involved in health care. There are people who make sure your neighborhood or town is a healthy place to live, with things like clean water and safety regulations. This field is called public health. There is also a whole field of medical and public health research that teaches us how to improve these systems. And finally, there is health insurance, which can help us pay for all of the health services we need.

Which of the following would most likely be the job of someone in the public health field?

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| A. Researching a new treatment for lung cancer.             | B. Billing patients for medicine and visits to the hospital.                               |
| C. Setting broken bones and making sure they heal properly. | D. Approving plans for a new factory that include noise control and safe removal of waste. |

3. Health insurance works like this: people pay fees, called premiums, every month. In return, if they get sick or need a doctor, the insurance company pays part or all of the bill. Many people believe that paying insurance premiums costs less than paying what their medical bills would cost without insurance. Others believe that the premiums themselves are too expensive, and they would rather pay their entire medical bills, if they have them, instead of the premiums. They might choose not to buy health insurance for this reason.

Why do so many people think health insurance is a good idea? Because medical bills are expensive. Three nights in the hospital could cost thousands of dollars, or even more than some people earn in a year. If somebody can't pay their medical bills, they go into debt. In addition, most insurance coverage includes preventative care. Preventative medicine includes things you can do now to keep from getting sick later, like getting check-ups, medical tests and shots.

Some people choose not to buy health insurance because they

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|--|---|
| A. don't want to get shots.                  | B. think the premiums cost too much.                                  |
| C. don't want to pay for any hospital bills. | D. think preventative medicine will keep them from ever getting sick. |

4. In some countries, the government requires that every citizen have health insurance. This is called universal health care. The government might cover some or all of its citizens' insurance costs. In some universal systems, the government runs hospitals and other health facilities, and any citizen can use them.

When the government pays for health insurance for every citizen, it is called single-payer health care, because the government is the only agency providing health insurance. Having a single-payer system does not necessarily mean that the government runs hospitals and clinics.

Governments get the money to pay for these services by taxing their citizens, or charging them a certain amount of money per year based on their income. Countries with single-payer health care often have much higher tax rates than countries without it.

In the United Kingdom, every person who lives in the country permanently gets health care through the National Health Service, or NHS. The United Kingdom has

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|-----------------------------|-----------------------------|
| A. no tax health care.      | B. universal health care.   |
| C. citizen-run health care. | D. multi-payer health care. |

5. Some countries use a private health care system, where individuals pay for their own health insurance. In the United States, we mostly use private systems. Many people get private health insurance through the companies they work for, and that insurance can cover their family as well.

The US also has some public systems for protecting people's health. A public system is paid for by the government. Two of the largest are Medicare and Medicaid. Medicaid provides health insurance for people who make below a certain income. Medicare provides health insurance for people who are over 65.

Which of the following would Medicare most likely help pay for?

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| A. a doctor's visit for Jayden's uncle, who earns about \$16,000 a year | B. flu shots for Jayden's mother and father, who are both 35 |
| C. heart medication for Jayden's grandmother, who is 74                 | D. a vet visit for Jayden's kitten                           |

6. Health care has been in the news a lot. Some people think that health care is something that the government should provide to its citizens. Belief that the US government should do more to provide its citizens with health care lead to the Affordable Care Act, or ACA. Among other things, the ACA required Americans to buy health insurance and made some health insurance options much cheaper. But other people believe that the government should leave people alone as much as possible. This means that the government shouldn't require people to have health insurance. This is one of the reasons for attempts to repeal the ACA.

We don't know what the future of health care in the US will be. You can join the conversation by reading about the issues and writing or calling your state representatives to let them know what you think.

Which statement would an ACA supporter most likely agree with?

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|---|---|
| A. The government should make sure all citizens have health care. | B. The government shouldn't force people to buy health insurance. |
| C. Health care should not be controlled by the government.        | D. The price of health insurance is too low.                      |