

Personal Economics 101 - REAL LIFE ISSUES - HEALTH CARE & YOUR FAMILY



Dear Parents,

It is my goal in this extremely significant unit (Personal Economics) of Economics that students learn the real world when it comes to their future. Health Care is a HUGE issue for you and me, your family, your son/daughter and their future. They need to know all they can NOW about the issue, and how they are affected by it. High School juniors are in the process of looking at careers based in part on what kind of benefits they can expect to earn within their chosen field. Some will end up with vast health care coverage changes as they head into college. Because of that, I am asking on this assignment, that you sit down together and go over the family health care coverage issue. I think it is so important that they really know about this stuff. I will not reveal any of the information on the survey to other teachers or students. The assignment will remain entirely within your son / daughters hands - and as we discuss the issue in class all discussion by them on this issue will be optional. I understand if you are uncomfortable talking with them on the issue, or with revealing the specifics of your family health care coverage to their Economics teacher, but I think the benefits far outweigh any drawbacks. You do not have to answer EVERY QUESTION. If you feel uncomfortable with a question just say so or if you have any suggestions for the survey please note them here. If you choose not to take part in this questionnaire, that is fine too. Your son / daughter will not be penalized. However, this is an assignment and I will need your opt-out signature if you choose not to participate.

If you choose to do the survey, I only ask that you sit down with your son / daughter and fill it out together. Use the opportunity to discuss the Health Care issue. Look at the questions, make your comments together.

Thank you for your assistance in this matter. Please contact me at (616) 402-8668 if you have any questions or concerns.

Sincerely

Bob Wood

I _____ opt out of this assignment. I realize that by doing so my son / daughter will fulfill the homework requirement. I also understand they will not be eligible to receive any extra credit that may result from extended questions from the information on their survey forms.

FAMILY HEALTH CARE IN THE UNITED STATES

Please circle the appropriate (Yes or No) answer and provide any comments you deem appropriate. I would really appreciate it if on each of these answers that parents and students worked together.

- 1 YES or NO Do you currently have Family Health Care coverage?
- 2 YES or NO If you answered YES to number 1 is the Health Care covered by parent's work?
- 3 YES or NO If you answered YES to number 1 is it paid out of pocket? _____ \$\$ monthly cost

4 YES or NO If you answered YES to number 1 is the Health Care a government assistance program?

5 If you answered yes to #4 what is the name of the Program?_____

PLEASE ANSWER THE FOLLOWING IF YOUR FAMILY HAS HEALTH CARE COVERAGE

6 YES or NO Is everybody in the family covered under the current plan? If not who?

7 YES or NO Do you have to pay a monthly deductible cost to have the Health Care Coverage.

If the answer is YES - what is that monthly deductible?_____

8 YES or NO Does the plan provide for a drug co-pay? Please discuss what a co-pay is.

If the answer is YES - what is that drug co-pay cost_____

9 YES or NO Does the plan include DENTAL.

10 YES or NO Does the plan include OPTICAL.

11 age:_____ How old must the student be to keep Health Care Coverage in the current plan?

12 YES or NO Are there limitations of 1/2 college or fulltime college for student to stay on parent's current plan?

Please note any limitations here:_____

**Please answer the following the questions if you do have a Health Care Plan
outline the particular plusses and minuses of your current Plan**

Ideally, I'd like it if the parent talked and student wrote the plusses and minuses in their own words, and did not write it down until they fully understood what they were writing down.

THE GOOD THINGS (coverage / cost / etc) ABOUT OUR CURRENT FAMILY HEALTH CARE PLAN:

1 _____

2 _____

3

4

5

THE BAD THINGS (coverage / cost / etc) ABOUT OUR CURRENT FAMILY HEALTH CARE PLAN:

1

2

3

4

5

ARE YOU SATISFIED WITH YOUR CURRENT HEALTH CARE COVERAGE FOR THIS FAMILY

PARENT ANSWER - YES or NO

comments:

ARE YOU SATISFIED WITH YOUR CURRENT HEALTH CARE COVERAGE FOR THIS FAMILY

STUDENT ANSWER - YES or NO

comments:

Please answer the following the questions if you do not have a Health Care Plan

Ideally, I'd like it if the parent talked and student wrote the plusses and minuses in their own words, and did not write it down until they fully understood what they were writing down.

THE PROBLEMS What are the biggest hardships faced by your family regarding the lack of Health Care.

1

2

3

4

5

FINAL QUESTION:

I would like parent and student to answer this question separately.

How do you feel about the US government providing access to universal Health Care to all US Citizens? How do you feel about that type of program being paid for by an increase in taxes? Please comment.

Student Answer:

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Parent Answer:

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