This chapter offers four activities and one assessment for training community health workers (CHWs) on health care and health policy in the United States. Training CHWs on our health system and its policies will prepare them to identify how we organize and pay for care and be able to explain that to clients, to know what laws shape the health system, to understand how these laws affect clients, and to determine who is left out of our system.

This chapter accompanies, and is meant to be used with, Chapter 5, “An Introduction to Health Care and Health Policy in the United States,” in *Foundations for Community Health Workers, Second Edition.*
# CHAPTER AT A GLANCE

## Introduction to Health Care and Health Policy in the US

This guide is meant to be used when teaching/training Chapter 5 of *Foundations for Community Health Workers, Second Edition*. We have included step-by-step activities for key sections, not the entire chapter. We recommend reading Chapter 5 in *Foundations*, as the textbook provides more material about health care and health policy, as well as a deeper explanation of concepts related to activities in this guide.

### ACTIVITY 5.1: “POVERTY” AND PUBLIC ASSISTANCE PROGRAM ELIGIBILITY (60–75 MINUTES)

This activity guides learners to understand how the government uses a calculation of “poverty” for eligibility into public assistance programs, such as Medicaid, and how that affects families.

**Large group brainstorm and small group activity**

- **Includes:**
  - Learner Handout 5.1 A: Federal Poverty Guidelines
  - For the Trainer 5.1 A: Federal Poverty Level Facts

- **Learning Objectives:**
  - Identify Federal Poverty Levels (FPL) for different-sized households.
  - Analyze how typical household budgets compare to the FPL.
  - Understand how the FPL can affect low-income families.

### ACTIVITY 5.2: SHOPPING ONLINE FOR HEALTH INSURANCE COVERAGE (60–80 MINUTES)

This activity engages learners in researching eligibility requirements and shopping for health insurance coverage at a state or federal health insurance marketplace.

**Internet research and large group discussion**

- **Learning Objectives:**
  - Discuss eligibility requirements for insurance affordability programs such as Medicaid.
  - Identify where to initiate an application for health insurance coverage and what information is needed to complete an application.
  - Discuss health insurance premiums and tax subsidies at different incomes and “metal levels” via the online marketplaces.
  - Compare and contrast health plan differences around quality and price.
### CHAPTER AT A GLANCE (continued)

**Introduction to Health Care and Health Policy in the US**

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>LEARNING OBJECTIVES</th>
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</table>
| **ACTIVITY 5.3: PRESENTATIONS ON HEALTH POLICY NEWS (30–45 MINUTES)** | » Remain current on latest health policy news.  
» Critically analyze health policy news based on own knowledge and experience.  
» Practice verbal presentation skills. |

This activity asks learners to apply critical analysis to a current health policy news story and present to the group.  
Small group work and presentation  
*Includes:*  
» Learner Handout 5.3 A: Presentation Assignment

<table>
<thead>
<tr>
<th>ACTIVITY 5.4: DEBATES ON US HEALTH CARE SYSTEM (70–150 MINUTES)</th>
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</table>

This two-part activity is designed to have learners apply what they have learned about the US health care system in a debate.  
**Part 1, Overview of Debating**  
The first part of the activity introduces the concept, rules, and topics for the debate. Learners will be required to do some research and small group work outside of the class.  
**Part 2, Debate on US Health Care System**  
In the second part of the activity, learners debate in front of the large group.  
*Includes:*  
» Learner Handout 5.4 A: Debates on US Health Care System Assignment

<table>
<thead>
<tr>
<th>ASSESSMENT</th>
<th>ANSWER KEY OR RUBRIC</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSESSMENT 5.1: HEALTH CARE AND HEALTH POLICY QUIZ</strong></td>
<td>» Answer key</td>
</tr>
</tbody>
</table>

This is a 15-question quiz.
ACTIVITIES

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Activity 5.1

“Poverty” and Public Assistance Program Eligibility

60–75 MINUTES

MATERIALS NEEDED

- Copies of “Learner Handout 5.1 A: Federal Poverty Guidelines” (included at the end of this activity)
- “For the Trainer 5.1 A: Federal Poverty Level Facts” (included at the end of this activity)

TRAINER PREPARATION

- Review Learner Handout 5.1 A and fill in eligibility levels for different public assistance programs in your state, if desired. You may wish to update figures for the current year using this website: http://aspe.hhs.gov/poverty/index.cfm.
- Decide if you’d like to include some of the statistics from For the Trainer 5.1 A in this session.

LEARNING OBJECTIVES

After this activity, learners will be able to:

- Identify Federal Poverty Levels (FPL) for different-sized households.
- Analyze how typical household budgets compare to the FPL.
- Understand how the FPL can affect low-income families.

This activity guides learners to understand how the government uses a calculation of “poverty” for eligibility into public assistance programs such as Medicaid. Learners will discuss elements of a family budget and how these relate to being “poor” and whether they will receive public assistance in their state.

Learners will participate in small and large group discussions.

1 Introduction

Frame this activity as an opportunity for learners to gain a deeper understanding of the Federal Poverty Level (FPL) standards, brainstorm a typical family budget, and discuss how this might affect both the families they will work with and their role as a CHW.

Start by defining the FPL. You may wish to give this definition:

The FPL is a figure calculated annually and is used widely as a key eligibility requirement for insurance affordability programs such as Medicaid, and other public assistance programs such as Temporary Assistance to Needy Families (TANF) and Supplemental Nutrition Assistance Program (SNAP), also known as Food Stamps. Originally created in the 1960s, the FPL formula is criticized for not taking modern economic or regional realities into account. The federal government uses the FPL as a guideline for states to use to set the income thresholds to receive public assistance. For some programs or population groups, states have flexibility to use higher FPL levels for eligibility. For example, in many states, Medicaid eligibility is 133 percent of the FPL for adults without children and 200 percent FPL for pregnant women.

Ask learners to guess what the FPL is for one person (how much one person would earn in one year in order to be considered below the poverty level). Write responses on the board or flip-chart paper. After a
few guesses, write the correct number for 2015: $11,770 (or use the updated number for the current year from http://aspe.hhs.gov/poverty/index.cfm). Facilitate a quick discussion by asking questions such as these:

⦁ Does this number surprise you?
⦁ Did you think it would be higher (or lower)?
⦁ Do you think it would be easy for one person to live here in our city or county on $11,700 per year? Why or why not?
⦁ What does this tell you about the FPL and how it is calculated?

**OPTION** If you’d like, you may share with learners some of the startling statistics from the For the Trainer handout. We recommend writing the numbers on the board or paper for easier comprehension and effect.

2 Large Group Brainstorm: Our Family Budget

Tell learners that they will be making a family budget as a group. Explain that for this activity, the group will assume that they all belong to a family of four, with two adults and two children, who live in their city. Ask learners to think about their own families and the families that they may be working with as CHWs. Create the family by asking the following types of questions:

⦁ What is our family’s name?
⦁ How old are the parents? The children?
⦁ Are the parents employed?
⦁ What health issues are important for our family?

Next, decide the monthly family budget by asking questions such as the following:

⦁ What are components of a budget?

   This would include housing, food, school supplies, transportation, medical expenses, insurance, household items, taxes, dependent care, and so on.

⦁ What do we spend our money on each month?

   If learners have not already mentioned these items, be sure to include entertainment, clothing, beauty supplies, allowance, savings, loan/debt payments, and so on.

As learners call out information, record the categories on the board. This does not need to be an all–encompassing list, but it should give a broad idea of how families spend money. Next, ask learners to identify how much money (dollar amounts) the family will need to spend each month for each category, and record those on the board. This may create a lively discussion, as learners may have varying ideas on what to spend for each category each month. Remind learner that these amounts do not have to be perfect estimates.
“Poverty” and Public Assistance Program Eligibility
(continued)

Add up the total amount to determine the family’s monthly expenses. Then multiply that number by 12 to get the annual budget.

Facilitate a discussion by asking the following types of questions:

● Was any part of this exercise difficult for you? Which part? Why?
● Did the estimated costs for any items or categories surprise you?
● Was the cost of the family’s annual budget greater or less than you thought it might be?
● Have you ever created a budget for yourself? What was that like?

3 Small Group Activity

Divide learners into three or four small groups and distribute the FPL handout. Ask for a volunteer to read out the FPL for a family of four ($24,250) and compare it to the budget determined by the large group in Step 2. Allow time for learners to react to these numbers. If it has not already been discussed, you may wish to ask, “On what level would this budget place the family on the FPL? Are they within 100 percent of the FPL or higher?”

Explain that each group will take the number of the family’s annual income (from Step 2) and compare it to the number needed to be eligible for assistance programs in your state and then answer the discussion questions. If necessary, remind learners that most smartphones have a calculator app that they can use to figure out numbers. Give groups 10 to 15 minutes for discussion. Circulate among groups listening for ideas to bring to the large group discussion and offering assistance if needed.

4 Large Group Debrief

Reconvene the large group and facilitate discussion by asking questions such as these:

● Does this family meet the FPL guidelines? Where do they rank on the FPL grid (for example, are they at 100 percent of the FPL or higher)?
● Were you able to construct a budget that meets 100 percent of the FPL or $24,250 per year?
● What types of things did you need to take away from the budget to meet the 100 percent FPL?
● What do you think it would be like to work with a family who was struggling to survive economically but didn’t qualify for assistance such as food stamps (SNAP)?
● How does living at or near the poverty level impact the health of a family?
● How would you feel, as a CHW, to be a part of a government system that uses these guidelines to determine who is eligible for services?
“Poverty” and Public Assistance Program Eligibility (continued)

5 Reinforcement

Take this time to reinforce key messages, as needed, from this activity, readings in Chapter 5, or other sources. Key messages might include the following:

- The FPL is critical to determining a family’s eligibility for public assistance programs.
- States may have different eligibility levels for different public assistance programs.
- To be eligible for a particular program, a family’s annual income, or what they earn to meet their budget needs, must be below the FPL level set for that particular program.
- The size of a family is part of the calculation of eligibility levels.
- CHWs should become very familiar with eligibility levels for programs in their state since explaining these to families can be challenging.
Activity 5.1

Learner Handout 5.1 A: 2015 Federal Poverty Guidelines

The Federal Poverty Level (FPL) is a figure calculated annually and it is used widely as a key eligibility requirement for insurance affordability programs, such as Medicaid, and other public assistance programs such as Temporary Assistance to Needy Families (TANF) and Supplemental Nutrition Assistance Program (SNAP). Originally created in the 1960s, the FPL formula is criticized for not taking modern economic or regional realities into account.

The federal government provides states with the FPL to assist them in setting income guidelines for receiving public assistance. For some programs or population groups, states have the flexibility to use higher FPL levels for eligibility. For example, in many states, Medicaid eligibility is 133 percent of the FPL for adults without children and 200 percent of the FPL for pregnant women.

NOTE: Updated dollar amounts for the current year can be found at http://aspe.hhs.gov/poverty/index.cfm.

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Source: Families USA, (2015)

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<th>130% of FPL =</th>
<th>200% of FPL =</th>
</tr>
</thead>
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<td></td>
</tr>
<tr>
<td>TANF (CalWorks)</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>SNAP (Cal Fresh)</td>
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</tbody>
</table>
Learner Handout 5.1 A: 2015 Federal Poverty Guidelines (continued)

Discussion Questions:

1. Is the family created in this training session eligible for Medicaid? TANF? SNAP?

2. Take a look at the board to see the budget you created in this training session. What part of the budget you created would have to be removed in order to qualify for assistance?

SOURCE

Activity 5.1

For the Trainer 5.1 A: Federal Poverty Level Facts

These facts are from The Economic Policy Institute and use 2013 data. You can see more at www.epi.org/publication/ib368-basic-family-budgets/.

- The basic family budget for a two-parent, two-child family ranges from $48,166 (Marshall County, Mississippi) to $94,676 (New York City). In the median family budget area, Topeka, Kansas, a two-parent, two-child family needs $63,364 to secure an adequate but modest living standard. This is well above the 2012 poverty threshold of $23,283 for this family type.

- For a two-parent, two-child household, housing costs range from 10.7 percent to 26.1 percent of a family's budget. Housing for this family type is most expensive in Nantucket, Massachusetts ($1,877 per month), and is least expensive in both Macon and Smith counties, Tennessee ($570 per month).

- Across regions and family types, childcare costs account for the greatest variability in family budgets. Monthly childcare costs for a two-parent, one-child household range from $334 in rural Mississippi to $1,318 in Washington, D.C. However, in the latter, monthly childcare costs for a two-parent, three-child household are $2,114—60 percent higher than for a two-parent, one-child household.

- Even in the best of economic times, many parents in low-wage jobs will not earn enough through work to meet basic family needs. Annual wages for one full-time, full-year minimum-wage worker total $15,080—far below what is necessary for a one-parent, one-child family to live in even the least expensive family budget area.

SOURCE

Shopping Online for Health Insurance Coverage

This activity engages learners in researching eligibility requirements and shopping for health insurance coverage at a state or federal health insurance marketplace.

This activity can be facilitated as an in-class activity, or it can be assigned as individual homework for learners or as a group activity at a computer lab. Before this session, you will need to do the following:

- Develop a family scenario including monthly income, family size, and state of residence to give to learners for their online explorations. You may instead choose to have learners explore insurance coverage options for themselves, a friend, or a family member.
- Decide what special enrollment “qualifying event” (such as having a new baby, getting married, or moving to another state) to give learners if the open enrollment period is currently closed. This will allow them to proceed to see available health plans based on income.

**OPTION** You may wish to assign learners a brief homework assignment before the online exploration exercise that asks them to conduct online research to identify what health insurance coverage is available to people who do not have insurance from their employers.

1 Introduction

Frame this activity as an opportunity for learners to understand and navigate the complex world of health insurance programs. Explain that they will develop knowledge and skills to help clients (as well as themselves and their families) seek health insurance coverage.

Share with learners that the primary goal of the Affordable Care Act is to reduce the number of

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**Activity 5.2**

**60–80 MINUTES**

**MATERIALS NEEDED**

- Computer(s), Internet connection, projector, screen

**TRAINER PREPARATION**

- Visit and get oriented to www.healthcare.gov.
- Walk through one or two scenarios for determining coverage and develop a sufficient comfort level with navigating and answering questions so you are prepared to show learners how to do this.

**LEARNER PREPARATION**

- Ask learners to review information about health care insurance from Chapter 5, particularly government insurance programs.

**LEARNING OUTCOMES**

After this activity, learners will be able to:

- Discuss eligibility requirements for insurance affordability programs such as Medicaid.
- Identify where to initiate an application for health insurance coverage and what information is needed to complete an application.
- Discuss health insurance premiums and tax subsidies at different incomes and "metal levels" via the online marketplaces.
- Compare and contrast health plan differences around quality and price.
Shopping Online for Health Insurance Coverage (continued)

uninsured US residents by expanding affordable insurance options. This is being accomplished with expansions of the Medicaid program, creation of insurance marketplaces, and a consumer-friendly application process. Share with learners that this exercise requires them to explore affordable insurance options for uninsured families by using online resources. Clarify that some states have established their own online health insurance marketplaces and others have not. People who live in states without their own marketplace can access health insurance via the federal website.

Large Group Discussion

Facilitate discussion among learners by posing questions such as these:

- Have you or your families visited the online health insurance marketplace before?
- Do you know anyone who has gotten insurance through the online marketplace?
- What were these experiences like?
- What challenges might the clients you work with face in accessing health insurance through an online marketplace?
- How may these health insurance opportunities benefit the clients and communities you work with as a CHW?

You may wish to emphasize that millions of Americans have accessed health insurance for the first time for themselves or their families as a consequence of the Affordable Care Act, and others have been able to access better health insurance options. Having access to affordable health insurance helps them obtain needed medical, dental, and other care and improve their family’s health and well-being.

Online Health Insurance Shopping Exercise

Set up the computer and projector and connect to www.healthcare.gov website (or to your state health insurance exchange). Explain to learners that you will take the time to navigate this website together to learn about eligibility requirements and how to shop for health insurance. Hand out a copy of the discussion questions to each learner (provided at the end of this activity).

**OPTION** If you have access to a computer lab, you can facilitate this activity with learners following along online individually or in small groups.

Using the discussion questions on the handout as a guide, walk learners through exploring the online health insurance site. Stop to facilitate discussion along the way, and to ensure that all learners are following along. If the learners are working at their own computer or computer station, make sure that they are able to locate the relevant information online.
Shopping Online for Health Insurance Coverage (continued)

4 Large Group Discussion
Facilitate discussion among learners by posing questions such as these:

- How easy was it to navigate this website and find good information about health insurance?
- What outstanding questions or concerns do you have about the online health insurance marketplace?
- What is the importance of these resources for the low-income clients and communities you work with?
- How might you talk about these resources with clients and help them prepare to apply for insurance?
- What type of support might be helpful to clients in order for them to apply successfully?

5 Reinforcement
Reinforce key messages about health care insurance and the process of searching for, and exploring, insurance options online, such as the following:

- The Affordable Care Act has made affordable health insurance available to millions of previously uninsured Americans and legal residents.
- These new and affordable insurance options are available in states that expanded their Medicaid programs and in all states through insurance marketplaces.
- The eligibility requirements for these programs can be confusing, but the online applications make the process easy to follow.
- Having access to affordable health insurance helps people obtain needed medical, dental, and other care, and it improves their family’s health and well-being.
- CHWs can play an important role in helping families understand and access their insurance options.
Learner Handout 5.2 A: Shopping for Online Health Insurance Discussion Questions

Please do your best to answer the following questions as you shop for online health insurance:

1. Is it currently an open enrollment period for applying for affordable health insurance?

2. If not, what are some of the life events that would qualify someone for a special enrollment period?

3. If a client's family has the following circumstances, would they qualify for Medicaid or the Children's Health Insurance Program?
   A. Two adults under 35
   B. One child under 5
   C. Monthly income of $1,750

4. What essential benefits and services do health plans cover?

5. What are the five different “metal level” plans offered by the marketplace?

6. If a client's family has the following circumstances, what health plan options would be available to them?
   A. Two adults under 35
   B. One child under 5
   C. Annual income of $60,000

7. What insurance coverage options does a family have if they are undocumented?
Presentations on Health Policy News

This activity asks learners to apply key chapter concepts and critical analysis to current health policy news. It also provides the class with the opportunity to keep up to date and discuss current health policy issues as they arise.

Learners will participate in a large group discussion about news articles in this session, and they will work in small groups to prepare to give a brief presentation in the next training session. All the presentations can be given in the next training session, or a few at a time can be presented over the next several sessions. If you are doing a few presentations per class, have a sign-up sheet so learners know when they will be expected to present.

We allot 3 minutes for each presentation because that is often the amount of time that members of the public are provided with to testify about policy issues in local, county, and state policy deliberations.

Before this training you will need to select a news story about a current and important health policy topic (it can be local, statewide, or national) and prepare a 3-minute presentation about the story to present during the training.

1 Introduction

Frame this activity as an opportunity for learners to keep up to date on and to analyze important news on health care and health policy, and to share that analysis and knowledge with other learners. Explain that learners will be assigned to work in small groups of 3 to 5 and will select a recent article that deals with health care and health policy and present it to the large group. Facilitate discussion by asking a few questions such as the following:

- How many of you read a newspaper or other source of news every day? (Ask for a show of hands.) Every week? Never?
Presentations on Health Policy News (continued)

- How many discuss current events with your friends or family?
- Why do you think it might be important for CHWs to stay up to date on current health policy issues?

2 Large Group Discussion on Presentations

Distribute the learner handout in class. Give the learners time to read through it and ask any questions. Explain to learners that each of them will be conducting a presentation on a current news article. They will be asked to analyze the article in relation to what they have learned about the US health care system. There are a series of questions provided on the handout to help them develop their presentation. The news article should be current—the article should be published within the month that they are giving their presentation. Presentations should be original and address all of the questions on the handout. Learners will be asked to submit a copy of the article with their name, source, and date clearly identified.

Assign learners to work in small groups of 3 to 5 to present a current policy issue. Emphasize that every learner is expected to participate in analyzing the policy issue, in preparing the presentation, and in speaking during the 3-minute presentation.

OPTION You can also assign learners a news article on which to present.

Depending on how comfortable and experienced learners are with analyzing news articles and presenting, you may wish to facilitate further discussion using prompts such as these:
- What are some newspapers or other sources of health or policy information that you trust?
- What types of issues might be important to CHWs?

3 Trainer Presentation

We recommend that you demonstrate how to do a 3-minute presentation about a current policy issue. You should have chosen the article ahead of time and made copies for learners. Be sure to keep in mind the guidelines that you have provided to learners.

4 Discussion and Feedback

After you complete the 3-minute presentation, provide learners with an opportunity to ask questions about the policy issue. Then ask learners to provide feedback based on the criteria that you have provided to them in the handout on how to give a 3-minute presentation. For example, learners should give feedback on whether you did the following:
- Gave a quick summary of the article, stating the policy issue
- Told why you choose the article and what was of interest to you
- Explained who (what communities or populations) may be most affected by the policy issue
Presentations on Health Policy News (continued)

- Said why you believe it is important for CHWs
- Outlined the impact it could have on you or your clients
- Shared your opinion about the policy. Do you support it or not, and why?

Ask learners to share their feedback about what they liked about the presentation and suggestions for how it could have been even stronger. Finally, ask them what they hope to keep in mind as they prepare their own 3-minute presentations.

5 Small Group Presentations (At a Future Training Session)

At the next training session, ask the first group presenting to start. Keep time and give the presenter a 1-minute warning before the 3 minutes is up. Ask the large group to pay attention to the presenter, using course material and their own experience to identify points to add and questions to ask.

6 Large Group Discussion

When the presentation is over, ask learners if they have any questions for the presenters. Facilitate discussion. Some questions you can pose include these:

- How did you feel about this health policy issue?
- What are other ways this issue might impact your clients?
- What are other ways this policy might be improved to better serve the needs of low-income communities and communities of color?

7 Reinforcement

Take this time to reinforce key messages, as needed, from this activity and the chapter. Key messages might include the following:

- Decisions about health policies are happening every day and it’s helpful to keep up to date about them in case the issue might impact you or your clients.
- Staying current is important because clients may hear something on the news or from the Internet and come to you with questions about it.
- There may be resources around you to help you keep up to date on health policy issues, such as agency in-services, local health department updates, trainings, webinars, podcasts, and e-mail newsletters.
- Policies change frequently. Don’t be afraid to say you don’t know about something; then conduct your own research or ask your supervisor and get back to your client.
- Policies may promote or harm efforts to reduce health inequalities and to promote social justice. Keep these big-issue concerns in mind as you read and analyze the news and public policies. What is the impact on the communities you represent and serve?
Activity 5.3

Presentation on a Health Policy News Article

Health policy issues are constantly in the news. This group assignment provides you with the opportunity to keep up to date and discuss current health policy issues as they arise. It also provides you with a chance to use the information you learned in Chapter 5 to critically analyze current health policies.

Your presentation is due on ____________________________.

For this activity your team will do the following:

- Find a news article on health policy.
- Analyze and summarize the article.
- Give a 3-minute presentation on the article during a training session.

FIND AN ARTICLE

You are welcome to use any article from a major news source. Articles can be from a newspaper, a television or radio news program, an online magazine, or a website of a national organization. If you have questions about your news source, please ask. Keep the following guidelines in mind when choosing an article:

- Use only well-known, reputable sources. These should be names and organizations that you have heard of. Your trainer will go over some ideas for sources of articles.
- Make sure you read the actual article, not a summary. Often, websites will publish a piece describing a recent article. There should be a link or reference to help you find the original article.
- Choose a recent article that was published within the month you are assigned to present.

ANALYZE THE ARTICLE

When reading the article, the team should ask themselves questions like these:

- Why is this issue important to CHWs?
- What impact does or will it have on you or your clients?
- How could this policy be improved to better meet your clients' needs?
- What are some questions you have about the policy, and where would you go to get the answers to those questions?
Learner Handout 5.3 A: Presentation on a Health Policy News Article (continued)

PRESENT THE ARTICLE

You will have 3 minutes for your presentation. Be sure to decide which team member will say what. All team members will stand at the front of the group during the presentation. In the 3 minutes time, you should

⦁ Give a quick summary of the article, stating the policy issue.
⦁ Tell why you choose the article and what was of interest to you.
⦁ Explain who (what communities or populations) may be most affected by the policy issue.
⦁ Say why you believe it is important for CHWs.
⦁ Outline the impact it could have on you or your clients.
⦁ Share your opinion about the policy. Do you support it or not, and why?
⦁ Answer any questions from the large group.

On the day of your presentation, you must submit a copy of the article, with the names of all team members, your source, and the date clearly identified.

Please do your best to find and discuss an article that appeals to you and relates to health policy in the US. Think of this assignment not so much as a formal presentation, but as more of a discussion with a group of friends about a topic that is of interest to you.
## Activity 5.4

**Part 1, Overview of Debating**

This two-part activity is designed to have learners apply what they have learned about the US health care system in a debate. The first part of the activity introduces the concept, rules, and topics for the debate, and the second is when the debate takes place. Learners will be required to do some research and small group work outside of the class and apply critical thinking about the US health care system.

Learners will discuss the format of debates; then they will break into in debate teams to prepare for the debate.

Before the activity, you will need to do some preparation:

- Determine the number of debates to be held with your training group. To a large extent this will depend upon the number of learners in the training and the amount of time that you can allocate to this activity. We recommend doing one debate if you have a training group of 12 to 18 learners, and two debates if you have more. Each debate requires two teams of between 6 and 18 learners each (or a total of 12 to 34 learners).
- Each debate addresses one *motion* (the formal debate word for the topic or question that is debated).

1. **Introduction**

   Frame this as an opportunity for learners to draw upon what they’ve learned in the chapter, as well as do their own research about an aspect of the US health care system. Explain that they will review the format of a debate, be assigned to pro or con debate teams, and meet with their team to outline key steps for preparing for the debate. Introduce this activity by asking questions such as these:

   - Have you ever heard or watched a debate? (This could be a presidential debate, other local political debates, or a school debate.)
   - Why do you think it might be important for a CHW to know how to debate?

### 30–60 MINUTES

### MATERIALS NEEDED

- Copies of “Learner Handout 5.4 A: Debates on US Health Care System Assignment” (included at the end of this activity)

### TRAINER PREPARATION

- Listen to the National Public Radio (NPR) show “Intelligence Squared” to become familiar with the Oxford-style debate format: (http://intelligencesquaredus.org/).
- Review Learner Handout 5.4 A and decide which motion to use, or create your own.

### LEARNER PREPARATION

- You may wish to ask learners to listen to the NPR show “Intelligence Squared” so they can become familiar with the Oxford-style debate format.

### LEARNING OUTCOMES

After this activity, learners will be able to:

- Understand the Oxford style of debating.
Part 1, Overview of Debating (continued)

2 Introduction to Debating

Distribute the learner handout and give the learners time to read through it. Go over the instructions on the handout with the learners.

Explain that the issues in a debate are called motions. Introduce the motion or motions that learners will use for the debate. Explain that learners will be randomly assigned a pro or con position for the motion. They will be expected to argue the position they select, whether or not they agree with the issue, and some learners will likely end up arguing for an issue they disagree with. This can be a difficult concept for many people. You may want to prepare learners by asking:

- Do you think that as a CHW, you will ever need to advocate for an issue that you do not personally agree with?

If needed, you may give a few suggestions, such as if a client wants to take a break from their meds, wants to have an abortion, wants to start using again, and so on.

3 The Oxford-Style Debate

Explain that there is a standard format for debates that they will be using in this activity called the Oxford-style debate. Ask learners if anyone listened to a debate on NPR (if you assigned this as homework for learners). The format we will be using uses a modified version of the Oxford-style debate.

Explain that this debate style is divided into three parts, and a pro team and con team complete each of the three parts:

1. Opening statement defending the motion
2. Rebuttal (response) to the other team’s opening statement
3. Closing statement defending the motion

TIP Rules about the Oxford-style debate can be found at [www.learnquebec.ca/](http://www.learnquebec.ca/) export/sites/learn/en/content/curriculum/social_sciences/documents/debate_rules.pdf and [www.ecgi.org/conferences/fese_efmc2005/ou_rules.htm](http://www.ecgi.org/conferences/fese_efmc2005/ou_rules.htm). You can hear an example of this debate style on National Public Radio’s “Intelligence Squared” ([http://intelligencesquaredus.org](http://intelligencesquaredus.org)). You can also change the format of the debate, if you’d like.
Part 1, Overview of Debating (continued)

Explain that there are 6 to 18 people on a team, and that each team will be given a motion and whether they are pro or con. Within each team, learners will be assigned a specific role as follows:

<table>
<thead>
<tr>
<th>TEAM 1 PRO</th>
<th>TEAM 2 CON</th>
</tr>
</thead>
<tbody>
<tr>
<td>Two or three learners will provide an <em>opening statement</em> (2 minutes).</td>
<td>Two or three learners will provide an <em>opening statement</em> (2 minutes).</td>
</tr>
<tr>
<td>Two or three learners will provide a <em>rebuttal</em> to Team 2’s opening statement (3 minutes).</td>
<td>Two or three learners will provide a <em>rebuttal</em> to Team 1’s opening statement (3 minutes).</td>
</tr>
<tr>
<td>Two or three learners will make a <em>closing statement</em> defending their position on the motion (2 minutes).</td>
<td>Two or three learners will make a <em>closing statement</em> defending their position on the motion (2 minutes).</td>
</tr>
</tbody>
</table>

Review the structure and timing of the debate given on the handout, and clarify any questions, as necessary.

*OPTION* You may choose to listen to a debate from NPR’s “Intelligence Squared” (or another debate of your choice) during the session and have learners identify each step of the debate as it is happening.

Explain the rules of the debate:
- During the debate, the debaters cannot interrupt the person speaking, whether they are on the same team or the opponent’s team.
- Debaters may not communicate, either verbally or in writing, with one another while a speaker is presenting, so preparation for the debate is very important.
- Remind them that you will be using a timer and that the time limits for speaking will be strictly enforced!

4 Assign Teams

It is now time to assign the learners to their debate teams (depending upon the number of learners and motions to be debated). Make sure that for each debate, learners are randomly assigned to either the pro or con team.

Tell the learners when the debate will take place. This is the same date that they should have their research and arguments ready. Encourage both teams to meet in advance of the debate—with a watch or timer—to practice!

Provide each team with 15 to 40 minutes to meet together (in different rooms if possible) and to determine how they will divide responsibilities for the 1) opening statement, 2) rebuttal, and 3) closing statement. If there is sufficient time and access to the Internet, teams can begin to conduct research about the debate motion. Ask each team to schedule
Part 1, Overview of Debating (continued)

at least one additional time to conduct research and work together—outside of the class or training sessions—to prepare and rehearse for the debate.

Circulate among debate teams to offer guidance and support as they meet. Help to ensure that each learner has been assigned a responsibility for one of the three key components of the debate. Ask learners if they have scheduled another time to meet and prepare for the debate.

5 Reinforcement and Next Steps

Use this opportunity to reinforce the concepts discussed during this session, and allow learners to ask any clarifying questions they may have. If necessary, you may wish to reinforce the following key messages, for example:

⦁ Public speaking is difficult for many people, and it is normal to be nervous about debating in front of the entire group.

⦁ Debates also require learners to think on their feet in order to provide a rebuttal and closing statement. You may wish to frame this as similar to conducting a role play, which learners have likely done multiple times during the training.

⦁ Sticking to the 2 and 3 minute time restrictions can also be difficult, and learners need to have only a few clear messages to convey.

⦁ The best way to not be nervous is to be prepared! Doing research ahead of time and practicing with team members will help learners feel more confident. Rehearse your 2 to 3 minute part of the debate several times until you can present your points clearly and confidently.

⦁ Debates also provide an opportunity to practice skills that are important for CHWs, such as active listening and knowing when to remain silent.
Activity 5.4

Part 2, Debate on the US Health Care System

**40–90 MINUTES**

**MATERIALS NEEDED**
- A timer or watch
- Card or piece of paper with “30 seconds” written on it in large print

**LEARNER PREPARATION**
- Work with debate partner/team to prepare for debate.
- Research debate topic for data and studies to defend their position.
- Listen to NPR’s “Intelligence Squared” to become familiar with the Oxford-style debate format (http://intelligencesquaredus.org/).

**LEARNING OUTCOMES**
After this activity, learners will be able to:
- Appreciate the different perspectives of the US health care system.
- Apply chapter information to critically analyze the US health care system.
- Use data and studies to defend their point of view.
- Prepare for, and present, compelling arguments about the US health care system.
- Demonstrate the ability to work as part of a team.

Part 2 of this two-part activity is the actual debate. All learners will participate in the debate. If the training group is very large, they may also have an opportunity to listen and observe a second debate presented by their colleagues.

Allow for about 25 minutes for each debate and a large group discussion after the debate. The debate takes about 15 minutes and you should have at least 10 minutes for a large group discussion after the debate.

1. **Introduction**
   Check in with learners about the process of preparing for the debate. Facilitate a brief discussion, review the rules with learners, and ask for any clarifying questions.

2. **Debate**
   State the motion. For example, *The US health care system is broken*. Ask the two debate teams for the motion to come up to the front of the class. Show learners the card that says “30 seconds” and tell them you will hold it up so that the debater can see it as a warning.

   Ask the debaters to start. Keep time and give debaters a 30-second warning before time is up.

   The structure of the debate is as follows:
   1. Opening statement for (pro) the motion—2 minutes
   2. Opening statement against (con) the motion—2 minutes
   3. Rebuttal argument against the motion (second speaker for the pro side)—3 minutes
   4. Rebuttal argument for the motion (second speaker for the con side)—3 minutes
   5. Closing statement for the motion—2 minutes
   6. Closing statement against the motion—2 minutes
Part 2, Debate on the US Health Care System (continued)

3 Large Group Discussion

After each debate, ask learners if they have any questions or comments about the debate. Facilitate discussion. Some questions you might want to ask include these:

- What arguments were compelling and why?
- What are some other arguments that could have been made?
- Did you change your initial vote about the motion? If so, why?
- For those learners who had to argue a position they didn't agree with, how did it feel?
- How do you think this activity can help you as a CHW?

One potential answer is that it helps them see different sides of an issue or appreciate different perspectives.

4 Reinforcement

Take this time to reinforce key messages, as needed, from this activity and the chapter. Key messages might include the following:

- Debates give learners a chance to critically apply what they have learned about the US health care system.
- Debates can challenge learners to think about different perspectives about a health policy issue.
- Although the US health care system can be improved, it has good elements to it.
- There are many times when CHWs will be asked to quickly and clearly make a case or an argument for an action or a policy that will support the clients or communities they work with. It may be a motion or a concern that they need to express to a colleague or supervisor. They may need to make an argument to another agency about why they should make space to serve a client. They may have opportunities to testify (often in just 2 to 3 minutes) before a local city council or a state legislature in favor of or in opposition to a policy that has implications for the health of local communities.
Activity 5.4

Learner Handout 5.4 A: Debates on US Health Care System

Assignment

This activity asks you to draw upon what you have learned about the US health care system as well as to improve your ability to clearly argue your point. You will also have to listen to other opinions and anticipate how you will respond to opposing viewpoints.

**MOTIONS**

You will be divided into debate teams, arguing for (pro) or against (con) one of the following motions or topics:

- Health care should be a constitutional right like others rights in the Bill of Rights.
- The US health care system is broken.
- The US has the best health care system in the world when compared to other industrial countries.
- We should spend more of our health care resources on prevention and public health.
- Retail clinics in “big box” stores are a good way of improving access.

**RESEARCH**

You will receive your debate assignment in class (for example, The US health care system is broken—con.). Before the debate, you and your team members will need to conduct research to find facts, studies, and other data that support your position. In this example, you will be looking for data that shows that the US health care system is not broken. It is best to find information from at least two different references. To be an effective debater, you will need to present your arguments in a clear and concise manner, with details and proof to back up your points.

You will also be expected to anticipate and respond to (rebut) the opposing side's argument. You may wish to also research a bit of the opposing side of the debate so that you have an idea of what they might say and how you can answer it.

**DEBATE FORMAT AND RULES**

We will be using a modified version of the Oxford-style debate format. The structure of the debate will be as follows:

1. Opening statement for (pro) the motion—2 minutes
2. Opening statement against (con) the motion—2 minutes
3. Rebuttal argument against the motion (second speaker for the pro side)—3 minutes
Part 2, Debate on the US Health Care System (continued)

4. Rebuttal argument for the motion (second speaker for the con side)—3 minutes
5. Closing statement for the motion—2 minutes
6. Closing statement against the motion—2 minutes

Examples of the Oxford-style debate can be found on NPR’s program “Intelligence Squared” (http://intelligencesquaredus.org/).

Before the debate, you and your teammates should decide which of you will do each of the three sections (opening, rebuttal, and closing). All the responsibilities for the debate, including conducting the research ahead of time, should be divided evenly between team members.

During the debate you cannot interrupt the speakers, either the one on your team or your opponent’s team. You also may not communicate, either verbally or in writing, to one another while a speaker is presenting.

No new information should be presented during the closing statement.
We have included an assessment that covers important skills for this chapter. There is not an assessment for every activity or for every learning outcome in this chapter. We encourage you to adapt this or add any other assessments from your own resources.

**ASSESSMENT 5.1:** Health Care and Health Policy Quiz

- This is a 15-question quiz.
Assessment 5.1  Health Care and Health Policy Quiz

Please do your best to answer each of the following questions, drawing upon the CHW training and the information provided in Chapter 5 of the Foundations textbook.

Your Name: ____________________________________________________________

Date: ____________________________

Please indicate whether the following statements are true or false.

1. The US spends more on health care than any other country.
   True _____________ False ________________

2. One of the reasons health care costs are rising so fast is because more people are needing treatment for illnesses.
   True _____________ False ________________

3. The Affordable Care Act has resulted in fewer people who are uninsured.
   True _____________ False ________________

4. Having health insurance means you can always access the health care you need.
   True _____________ False ________________

5. Medicaid is a program for all individuals who fall below the poverty line.
   True _____________ False ________________

6. As soon as a person turns 65, they automatically receive hospital care through Medicare.
   True _____________ False ________________

7. Under the Affordable Care Act, all states are required to establish health insurance exchanges.
   True _____________ False ________________
Health Care and Health Policy Quiz (continued)

Multiple Choice Questions: Please choose the statement that best answers the question.

8. Which characteristic does not describe Medicaid?
   A. Voluntary program by states
   B. Solely funded by the state
   C. Administered by states with broad federal guidelines
   D. Provides basic benefits

9. Which is not an effect of the rising cost of care?
   A. There will be less funding for other public services.
   B. Government will go into more debt.
   C. Businesses will remain competitive.
   D. More people will be uninsured.

10. Which of the following characteristics does not describe the US health care system?
    A. The government runs multiple non-profit health insurance companies.
    B. Physicians exert a lot of influence and control.
    C. Health services are distributed based largely on the ability to pay.
    D. Multiple stakeholders want influence over system functions.

11. Which service does Medicare not cover?
    A. Hospital
    B. Long term care
    C. Prescription drugs
    D. Outpatient treatment

12. Which is a mandatory benefit that was added to Medicaid as a result of the Affordable Care Act?
    A. Family planning
    B. Substance use disorder
    C. Nursing home care
    D. X-rays
Health Care and Health Policy Quiz (continued)

13. Which of the following persons is the most likely to be uninsured?
   A. White high school teacher, married, living in a semi-rural area
   B. Hispanic welding technician working full-time in a Ford automobile manufacturing plant
   C. Self-employed Asian-American freelance journalist, 27 years old, college graduate
   D. Native American woman, 5 months pregnant, working part-time, gets prenatal care at a clinic

Fill in the blank

14. Who are the three groups covered by Medicare?

15. Every time Mr. Jones sees his doctor, he has to pay $10. Before his insurance company pays for his health care services, he must pay $100 out of pocket. In addition, Mr. Jones pays $500 per month to California Insurance Company for health insurance. Please fill in the blanks to identify information about Mr. Jones's

   Premium: ______________ Co-Pay: ______________ Deductible: ______________
Health Care and Health Policy Quiz (continued)

ASSESSMENT 5.1, QUIZ ANSWER KEY

This assessment can be assigned as a closed- or open-book quiz. An open-book quiz permits students to refer to their textbook. We encourage you to review the quiz in class to help clarify key information about the US health care system and to promote further discussion.

Example for grading: You might assign 1 point for each question, for a total maximum score of 15 points.

Health Care and Health Policy Quiz

Please indicate whether the following statements are true or false.

1. The US spends more on health care than any other country.
   True X False
2. One of the reasons health care costs are rising so fast is because more people are needing treatment for illnesses.
   True X False
3. The Affordable Care Act has resulted in fewer people who are uninsured.
   True X False
4. Having health insurance means you can always access the health care you need.
   True False X
   *Having health insurance often means you can access care but not always. For example, there might not be enough providers that take your insurance, such as Medi-Cal.*
5. Medicaid is a program for all individuals who fall below the poverty line.
   True False X
   *Medicaid does not cover undocumented immigrants.*
6. As soon as a person turns 65, they automatically receive hospital care through Medicare.
   True X False
7. Under the Affordable Care Act, all states are required to establish health insurance exchanges.
   True False X
Health Care and Health Policy Quiz (continued)

Multiple Choice Questions: Please choose the statement that best answers the question.

8. Which characteristic does not describe Medicaid?
   A. Voluntary program by states
   B. Solely funded by the state
   C. Administered by states with broad federal guidelines
   D. Provides basic benefits

   The correct answer is B. Medicaid is jointly funded by the state and federal governments.

9. Which is not an effect of the rising cost of care?
   A. There will be less funding for other public services.
   B. Government will go into more debt.
   C. Businesses will remain competitive.
   D. More people will be uninsured.

   The correct answer is C. The rising cost of health care makes business less competitive because they have to contribute to their employees' health care costs.

10. Which of the following four characteristics does not describe the US health care system?
    A. The government runs multiple non-profit health insurance companies.
    B. Physicians exert a lot of influence and control.
    C. Health services are distributed based largely on the ability to pay.
    D. Multiple stakeholders want influence over system functions.

    The answer is A. Most health insurance companies are not government run.

11. Which service does Medicare not cover?
    A. Hospital
    B. Long term care
    C. Prescription drugs
    D. Outpatient

    The correct answer is B.
Health Care and Health Policy Quiz (continued)

12. Which is a mandatory benefit that was added to Medicaid as a result of the Affordable Care Act?
   A. Family planning
   B. Substance use disorder
   C. Nursing home care
   D. X-rays

   The correct answer is B.

13. Which of the following persons is the most likely to be uninsured?
   A. White high school teacher, married, living in a semi-rural area
   B. Hispanic welding technician working full-time in a Ford automobile manufacturing plant
   C. Self-employed Asian-American freelance journalist, 27 years old, college graduate
   D. Native American woman, 5 months pregnant, working part-time, gets prenatal care at a clinic

   The correct answer is C.

Fill in the blank

14. Who are the three groups covered by Medicare?
   - People over 65
   - People who are disabled
   - People who have end-stage renal (kidney) disease

15. Every time Mr. Jones sees his doctor, he has to pay $10. Before his insurance company pays for his health care services, he must pay $100 out of pocket. In addition, Mr. Jones pays $500 per month to California Insurance Company for health insurance. Please fill in the blanks to identify information about Mr. Jones's

   Premium: _____$500_____
   Co-Pay: _____$10_____
   Deductible: _____$100_____
PART 2

CORE COMPETENCIES FOR PROVIDING DIRECT SERVICES