



## Lesson Plan: The U.S. Health Care Crisis

### OVERVIEW

This lesson plan is designed to be used with the film, *Critical Condition*, which tells the stories of four uninsured Americans as they battle illness over a two-year period. Classrooms can use this lesson to examine health insurance coverage in America and create public service announcements to connect the uninsured with free and subsidized health care services.

P.O.V. documentaries can be recorded off-the-air and used for educational purposes for up to one year from the initial broadcast. In addition, P.O.V. offers a lending library of DVD's and VHS tapes that you can borrow anytime during the school year — FOR FREE!

Please visit our Film Library at [http://www.amdoc.org/outreach\\_filmlibrary.php](http://www.amdoc.org/outreach_filmlibrary.php) to find other films suitable for classroom use or to make this film a part of your school's permanent collection.

### OBJECTIVES

By the end of this lesson, students will:

- Use viewing skills and note-taking strategies to understand and interpret a video clip.
- Examine a case study of one uninsured American's experience with the U.S. health care system.
- Work in groups to develop strategies for distributing public service information that connects the uninsured with free and subsidized health care services.
- Implement one of these strategies.

### GRADE LEVELS

9-12

### SUBJECTS

Civics, U.S. History, Current Events, Language Arts, Health

### MATERIALS NEEDED

- Method (varies by school) of showing the class an online video clip
- Computers with access to the Internet
- Handout: [Student Viewing Guide](#) (PDF file)
- Materials for creating public service announcements (will vary by medium selected)

### ESTIMATED TIME OF COMPLETION

Two 50-minute class periods

### SUGGESTED CLIP

Clip 1: Karen Dove (length 4:43)

The clip begins at 12:38 with the text card: "Karen Dove, Austin, Texas" and ends at 17:31 with the text card: "Over 80% of uninsured Americans like Karen and Ronnie are

Clip 2: Karen Dove (length: 7:30)

The clip begins at 29:15 with an exterior shot of hospital and ends at 36:45 with the text card: “Uninsured patients like Karen are 25% more likely to die than insured patients.”

Clip 3: Karen Dove (length 6:45)

The clip begins at 56:10 with the quote “When you don’t have insurance...” and ends at 102:55 with the text card: “Over half a million Americans are currently battling cancer without insurance.”

## **BACKGROUND**

More than 47 million Americans do not have health insurance. This situation has caused a national health crisis that has an impact on individual health, family stability and the nation’s economy. Consider the following statistics:

- The lost productivity of uninsured Americans costs the economy up to \$130 billion dollars a year — more than the estimated cost to cover the uninsured.
- Covering the bills of the uninsured increases annual health insurance premiums for the average family by \$922.
- Sixty percent of uninsured adults had to forgo medical care this year.
- Every year, 22,000 Americans die prematurely because they lack health insurance.
- Among non-elderly adults, the lack of health insurance is the sixth leading cause of death in America.

### Sources:

*Critical Condition* by Roger Weisberg; “Insuring America’s Health: Principles and Recommendations” (January 11, 2004), report brief from the Institute of Medicine, <http://www.iom.edu/Object.File/Master/17/732/Uninsured6-EnglishFINAL.pdf>; “Paying a Premium: The Increased Cost of Care for the Uninsured” (June 8, 2005), Families USA, <http://www.familiesusa.org/resources/publications/reports/paying-a-premium.html>; “From ‘Soak the Rich’ to ‘Soak the Poor’: Recent Trends in Hospital Pricing,” by Stan Moser (May 11, 2007), Health Affairs, <http://content.healthaffairs.org/cgi/content/abstract/26/3/780>; “Wrong Direction: One Out of Three Americans Are Uninsured” (September 2007), Families USA, <http://familiesusa.org/assets/pdfs/wrong-direction.pdf> and [http://www.cancer.org/docroot/MED/content/MED\\_2\\_1x\\_Insurance\\_Status\\_Linked\\_to\\_Cancer\\_Outcomes.asp?sitearea=MED](http://www.cancer.org/docroot/MED/content/MED_2_1x_Insurance_Status_Linked_to_Cancer_Outcomes.asp?sitearea=MED))

This lesson features the struggles of Karen Dove of Austin, Texas, who had health insurance when she was working as an apartment manager. However, her deteriorating health made it hard for her to do her job and she was forced to quit. Then, Karen started having severe abdominal pains. Some doctors wouldn’t examine her because she didn’t have insurance. When she finally found a doctor that would see her, Karen was diagnosed with Stage 3 ovarian cancer, which is almost always fatal. Had she been diagnosed earlier, she may have been able to pursue less expensive treatments to keep her cancer from progressing. To treat her cancer, Karen underwent surgery and chemotherapy. Her medical bills rose to around \$80,000. (Her family made just \$16,000 the previous year.) Karen was too sick to work, and eventually began receiving Social Security Disability payments, but that money made her ineligible for Medicaid. She also was required to wait two years before receiving Medicare. In order to pay some of her medical bills, Karen and her husband Ronnie sold many of their belongings and moved to a less expensive house. She was also not able to afford certain treatments and medication. Her cancer went into remission, but recurred a year later. She passed away in March 2008.

## ACTIVITY

1. Ask students what they think are the top ten leading causes of death in the United States. Allow students to share their ideas, then tell them that the lack of health insurance is the sixth leading cause of death in America among non-elderly adults.
2. Explain that more than 47 million Americans cannot afford health insurance. This situation often prevents people from getting the medical care they need, which can lead to health conditions that keep them from gainful employment. Ultimately, those medical bills often go unpaid, raising premiums for those who are insured.
3. Tell the class that you are going to show some video clips that illustrate the struggles of an uninsured American named Karen Dove from Austin, Texas. Then pass out the Student Viewing Guide and watch the clips. (Note: Before the third clip, you may wish to explain the benefit programs Social Security Disability, Medicare and Medicaid. See the **Resources** section below for more information.) After watching Clip 3, explain that while Karen's cancer went into remission after her initial treatment, it recurred a year later and she passed away in March 2008.
4. Review student responses to the questions on the Student Viewing Guide. Emphasize the ways in which being uninsured had an impact on her health and wellbeing.
5. Facilitate a class brainstorming session that results in a list of strategies for distributing public service information that connects the uninsured with the free and subsidized health care services named in the P.O.V. Resources. Examples of these strategies might include flyers, text messages, posters, email, etc.
6. Break students into groups of 2-3 and ask them to work together to create a public service announcement and distribute it according to one of the strategies brainstormed by the class.

## ASSESSMENT SUGGESTIONS

Students can be assessed on:

- Completion of the Student Viewing Guide
- Participation in class discussions and the brainstorming session
- Quality of their public service announcements
- Implementing one of the distribution strategies

## EXTENSIONS & ADAPTATIONS

- Explore how other developed democracies around the world have been able to provide health care for all of its citizens. Begin by reviewing the four basic models of health care systems (<http://www.pbs.org/wgbh/pages/frontline/sickaroundtheworld/countries/models.html>) summarized on the website for FRONTLINE's *Sick Around the World* series. Then, listen to P.O.V.'s podcast, The Economics of Health Care in the U.S. and Abroad and determine which model is used by each country mentioned. Identify the pros and cons of each country's approach and discuss what strategies could work well in the U.S.

- Help students determine where they stand on universal health care with KQED's online devil's advocate quiz, [You Decide: Should the United States Adopt a Single-Payer, Universal Health care Plan?](http://www.kqed.org/w/youdecide/healthcare/index.html) (<http://www.kqed.org/w/youdecide/healthcare/index.html>) Ask students the key question in step 1 of the quiz. Have those who answer "Yes" physically move to one side of the room, and those who answer "No" go to the other side. If students aren't sure, they can stand in the middle. Then, read the arguments in each step of the quiz and allow students to change their physical position if they hear something that weakens or strengthens their stance on the issue. After the activity, have the students make observations about what happened and describe if/how their perspective changed during the quiz.
- Look more closely at racial and socioeconomic inequalities in health. The *Unnatural Causes* (<http://www.pbs.org/unnaturalcauses/>) website provides video clips, reports and community stories that students can use to put together news stories for distribution on a medium that works best for your class (i.e., print, podcast, video or blog).
- Debate whether health care is a fundamental right that the government should make available to all Americans. *NewsHour* EXTRA provides a [lesson plan](http://www-tc.pbs.org/newshour/extra/teachers/lessonplans/us/jan-june08/health_care_lp6.pdf) (PDF file) ([http://www-tc.pbs.org/newshour/extra/teachers/lessonplans/us/jan-june08/health\\_care\\_lp6.pdf](http://www-tc.pbs.org/newshour/extra/teachers/lessonplans/us/jan-june08/health_care_lp6.pdf)) with details on how to conduct this activity in your classroom.

## RESOURCES

### The Uninsured in America: Glossary

[http://www.pbs.org/newshour/indepth\\_coverage/health/uninsured/glossary.html](http://www.pbs.org/newshour/indepth_coverage/health/uninsured/glossary.html)

Refresh your knowledge of health care terms with this handy glossary from the *NewsHour*.

### Social Security Administration

<http://www.socialsecurity.gov/>

Find out more about the government-sponsored benefits mentioned in this lesson:

Disability Benefits

<http://www.ssa.gov/pubs/10029.html>

What is Medicaid?

<http://www.socialsecurity.gov/disabilityresearch/wi/medicaid.htm>

What is Medicare?

<http://www.ssa.gov/pubs/10043.html#part2>

## STANDARDS

These standards are drawn from "Content Knowledge," a compilation of content standards and benchmarks for K-12 curriculum by McRel (Mid-continent Research for Education and Learning) at <http://www.mcrel.org/standards-benchmarks/>.

## Civics

Standard 14: Understands issues concerning the disparities between ideals and reality in American political and social life.

Standard 21: Understands the formation and implementation of public policy.

Standard 27: Understands how certain character traits enhance citizens' ability to fulfill personal and civic responsibilities.

### **Health**

Standard 1: Knows the availability and effective use of health services, products, and information.

### **Language Arts**

Standard 9: Uses viewing skills and strategies to understand and interpret visual media.

### **U.S. History**

Standard 31: Understands economic, social, and cultural developments in the contemporary United States.

### **ABOUT THE AUTHOR**

Cari Ladd, M.Ed., is an educational writer with a background in broadcast journalism, secondary education, and media development. Previously, she served as PBS Interactive's Director of Education, overseeing the development of curricular resources tied to PBS programs, the PBS TeacherSource Web site (now PBS Teachers), and online teacher professional development services. She has also taught in Maryland and Northern Virginia.