

Topic: Health
(ICMC Resettlement Support Center, Istanbul)

Activity: Health/Healthcare System in the U.S.

Objective	Given information about the U.S. health system and question cards, participants will be able to learn about key principals of the healthcare system to the extent that they can answer the questions on the cards.
Lesson Time	50 minutes
Materials	<ul style="list-style-type: none"><input type="checkbox"/> 3 activity sheets with questions (see samples included)<input type="checkbox"/> 5 flipchart papers<input type="checkbox"/> Markers
Practice	<ol style="list-style-type: none">1. Divide participants into three groups.2. Give each group an activity sheet with questions, a piece of flipchart paper, and markers.3. Instruct groups to read the text and answer the questions. Ask them to write their answers on the flipchart paper.4. Ask a representative from each group to share their answers with all participants.5. Discuss the differences between the countries where participants are coming from and the U.S. healthcare system. Ask participants how this may affect their future life in the U.S.

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Group 1 Activity Sheet:

In the U.S., healthcare services are not automatically provided by the government. Individuals, not the government, are usually responsible for paying for healthcare. Many Americans pay for their healthcare with health insurance, which they buy either through their employer or on their own. Health insurance is a system in which you pay a certain amount of money, usually monthly, to an insurance company and in return, the insurance company pays all or part of your medical bills. Insurance also helps pay for routine visits to the doctor or a stay in the hospital, if necessary.

Medicaid

There are strict rules about who may receive help through Medicaid. These have to do with your immigration and family status: the length of time you have been in the U.S., and your income. If you qualify, you must fill out forms from the Department of Health of the state in which you live. Then you receive a medical card which you have to carry with you every time you go to see the doctor. Medicaid is available to refugees for up to 8 months. After that, you are responsible for your health insurance.

How Does Medicaid Work?

Medicaid is a kind of insurance that supports managed care. Your primary doctor is responsible for managing your healthcare. With Medicaid you will receive a list of managed care companies (managed care companies are also called HMOs). You choose one company from the list. Then that company gives you a list of the doctors who are members of its plan. You choose a doctor from the list and that doctor then becomes your primary doctor. If you do not choose a doctor, one will be assigned to you.

One of the rules of managed care is that you must always go to your primary doctor first if you are feeling ill, if you need shots, or for help with continuing health problems. If your primary care doctor wants you to see another doctor with more specialized knowledge about an illness or condition, s/he will send you to a specialist.

It is important to learn which services will be paid for by the healthcare company. It is also very important to follow all Medicaid rules so the company will pay for your health services. For example, if you go to another doctor without talking to your primary doctor first, the company may not pay for the visit.

Group 1 Questions:

- What is health insurance and who is responsible for it in the United States?
- Who is eligible to receive Medicaid?
- How does Medicaid work?

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Group 2 Activity Sheet:

Health Insurance through Your Employer

Many people buy health insurance through their employer. The employer usually offers the managed care type plan, but there are other forms of insurance, too. The health insurance, offered through your employer, pays a part of the cost and some money is deducted from your paycheck. This payment is called a premium. It is a kind of pre-payment for costs you may incur for health needs later. In addition to the premium, you may also have to pay a co-payment when you visit the doctor or buy medicine at the pharmacy. Typically, a co-payment is a small amount, and can be as little as \$10 for each visit for \$5 for a prescription. The managed care company usually pays the entire doctor's bill, and you will have to pay the co-payment plus the amount of the premium.

Other Ways to Pay for Healthcare

If you are not employed or your employer does not offer health insurance and if you are eligible for free government-sponsored medical assistance, there are choices. You can go to a public health clinic or hospital and they will ask you information about your income and will want to see your most recent paycheck as proof. They will also ask about the size of your family. They will take all this information into account when calculating an affordable fee for their services. These clinics and hospitals also offer some services for free if you are unable to pay. In other words, if you are extremely sick and must have care, you will not be refused.

If there is an emergency and you need immediate medical assistance, you can go to the Emergency Room of any hospital. The law says that every hospital must provide services to emergency victims, whether they have insurance or not. After the emergency is over, the hospital will negotiate a way of payment for the medical assistance received. Also, if you are going to the emergency room, it is very important to call your insurance company immediately and tell them about your visit. If you fail to do this within 24 hours, the insurance company might not pay for your visit.

Group 2 Questions:

- What is important to know about health insurance through an employer?
- What are other ways to pay for your medical bills if you are not insured?
- What is important to know in case of an emergency?

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Group 3 Activity Sheet:

Preparing for Visiting the Doctor

To see a doctor, it is usually necessary to schedule a visit to his/her office. The doctor will not come to your home. When making a doctor's appointment, you will speak to a receptionist or secretary, not the doctor. When making an appointment, it is good to follow these suggestions:

- Give your name
- Ask if the doctor accepts your health coverage (Medicaid or private insurance)
- Tell the receptionist your symptoms and how long you have had them
- Tell the receptionist if you are very sick and if you need care immediately. The doctor will not see you the same day you make the appointment unless you are seriously ill.
- If you do not need to see the doctor that day, but need medical advice, ask to see a nurse.
- Repeat the date, time, and location of the appointment to make sure that you have the correct information and write it down.
- Let the receptionist know if you need an interpreter for the appointment.
- Do not ask for antibiotics or other medicine that requires a prescription. Your doctor must see you first.

Before you go to the doctor, you should be prepared to answer questions about your medical history. It is good to bring all your medical history documents and records with you the first time you go to the doctor. You will also be asked to describe all the symptoms and to explain how long you have had them. You also need to bring your Medicaid card and any medicine that you have been taking. (This also includes any type of herbal medicine.) If you are going to be late for an appointment, the doctor's office needs to be called and notified. This is also true if you are canceling an appointment. In fact, you must call at least a day ahead or you will be charged. In the U.S., the doctor expects patients to play an active part in his/her healthcare and to ask questions. You must be sure to ask any questions if you do not understand or agree with what the doctor is saying.

During an Appointment

When you first arrive at the clinic or doctor's office you should go to the receptionist and sign in. The first time you visit, you may be asked to fill out several basic forms and then asked to have a seat and wait until your name is called. When you see the nurse or doctor, s/he will ask many questions regarding your medical history and previous illnesses. Some of the questions may be embarrassing, and therefore it might be a good idea not to ask your child to interpret. However, it is important to give accurate and detailed information so the doctor can better understand your health condition.

Perhaps in your country, the doctors immediately diagnose your illness and advise you on how to become healthy again. In the U.S., however, doctors usually order laboratory tests to obtain important medical information as another way of diagnosing the problem. In the U.S., doctors usually will not prescribe medicine until they are sure that they know exactly what is wrong with you.

Group 3 Questions:

- What is important to know when you have to see a doctor?
- What should you say or do when making an appointment with a doctor?
- What happens during an appointment?

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