

## **Skills for Health Care Access and Navigation**

### **Sample Lesson Packet Overview**

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This packet includes sample lessons designed to address health literacy skills needed for gaining access to and navigating within health care systems. These sample lessons are meant to jump start your thinking about how to incorporate these kinds of skills into your own classroom curriculum.

Familiarize yourself with the entire packet of lessons before you decide which one to try out in your classroom. This will give you an idea of the range of content and skills addressed in the various lessons. You are encouraged to adapt the lessons to suit the needs of your students or use these lessons to create your own.

The packet includes the following materials:

- 1) Lesson Review Sheet (to be completed during Session Two)
- 2) Post-Teaching Reflection Sheet (to be completed after you have taught a sample lesson and before Session Three)
- 3) Eight Sample Lessons

Lesson 1: (ESOL) Examining Language Barriers in Health Care

Lesson 2: (ESOL) Exploring Hospital Vocabulary

Lesson 3: (ESOL) Filling Out Health Care Forms

Lesson 4: (ABE) Determining Income Eligibility

Lesson 5: (ABE) Completing Medical History Forms in Health Care Settings

Lesson 6: (ABE) Filing a Complaint With OSHA

Lesson 7: (ABE) The “Logic” of Hospitals

Lesson 8: (ABE) Selecting a Health Plan

#### **Notes to the teacher:**

***Adapting the lessons for your classroom:*** As the lesson titles indicate, the sample lessons were designed with a particular student audience (i.e., ABE or ESOL) in mind. At the same time, you are encouraged to adapt ANY of the lessons to your own classroom context. These lesson topics are relevant to all areas of adult education and most of the lessons provide suggestions and tips for adapting them for other adult education contexts.

***Opportunities to pursue project-based inquiries:*** As noted earlier in Session Two, most of the lessons lay the groundwork to pursue project-based learning activities in your classroom. Instead of working on isolated activities that focus on particular skills, students can develop skills in the context of a

**project. The follow-up activities to the lessons include suggestions for several projects that students can do such as designing an improved health benefits application form, creating a personal medical log book, or researching workers' rights to file a complaint on workplace hazards.**

## Lesson Review Sheet

~ To be completed during Session Two ~

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**Instructions:** With your partner, choose one lesson from the Sample Lesson Packet to examine in depth. Complete the following worksheet.

**Title of the Lesson:** \_\_\_\_\_

**Summary of the lesson:** *Briefly describe what this lesson is about.*

### Questions to consider

1. Will my students find the lesson topic interesting and useful? (Does this lesson address concerns raised by students in the needs assessment activity?)
2. Is this lesson appropriate for my students' skill level?
3. In what ways does the lesson link to skills and topics I am currently addressing in my classroom?
4. How might I adapt or alter the lesson to better fit the needs of my students?



## Post-Teaching Reflection Sheet

~ Please bring this completed worksheet with you to Session Three ~

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*Instructions:* After you have tried out one of the lessons from the Sample Lesson Packet (or perhaps one of your own lessons) with your students, complete the following worksheet. Use the back of this sheet, if necessary.

**Title of the Lesson:** \_\_\_\_\_

**Date(s) lesson was taught:** \_\_\_\_\_

**Class Level:** \_\_\_\_\_

### Reflection Questions

1. How successful was the lesson? (Did you meet your teaching goals? What specific features of the lesson went well? What features did the students respond to most positively?)
2. What specific features of the lesson did not go well? (What features did the students have the most difficulty with?)
3. What adaptations (if any) did you make to the lesson for use in your classroom?
4. What might you have done differently to make the lesson more effective?
5. What teaching suggestions and tips would you offer a teacher who is interested in using this lesson?



## Lesson 1: (ESOL) Examining Language Barriers in Health Care

### Access and Navigation Tasks

#### Addressed in this Lesson

- Communicating with doctors, nurses, and other hospital staff
- Requesting an interpreter
- Requesting help and information from medical staff

### Skills Focus

- Students will strengthen their communication skills in making requests for help and information.
- Students will strengthen their reading comprehension skills in skimming for details.

### ABE/ESOL Level

- Intermediate ESOL

### Duration

- 2 to 3-day lesson

### Materials

Student Handouts (5)

- Warm-Up
- Dictation
- Before You Read
- We're Kids, Not Translators!
- Reading Skills

Group Worksheets (2)

### Key Vocabulary and Expressions

translate

terms

condition

verify

shocked

forms

horrible

expect

I would like to request...

I need...

Could you.../Would you...

Can you.../Will you...

### Purpose

To address questions and concerns students have about language barriers between patients and health care providers.

### Steps

1. Distribute the **Warm-Up** activity to the students. Ask students to read the five statements. Explain that the statements were made by people who are not fluent in English. The people were interviewed about their experiences communicating with medical staff. Depending on your class, you may want to:
  - model the statements by reading each one aloud and asking the students to repeat after you;
  - ask the students to take turns reading each statement aloud;
  - allow some time for silent reading before reading each statement aloud; or
  - allow some time for students to free-write in response to one of the statements.

Be sure to clarify any unfamiliar vocabulary words for the students. Students may work in pairs or small groups to discuss their responses to the Warm-Up prompt, *Talk about the thoughts and feelings of the people who made these statements. Have you had similar thoughts and feelings?* Ask each group to share their ideas. Write all ideas generated by the students on the board.

2. After the warm-up activity, explain to the students that the day's lesson focuses on the challenges of communicating with doctors and nurses when patients do not speak English fluently. Explain that the students will read stories about communication problems. Specifically, the students will read about the problems that families experience when children need to interpret for their parents. Students will also practice requesting help in the event that they need to ask for a medical interpreter.

3. Distribute the **Dictation** handout to students. Depending on your class, you may wish to model the reading first. Allow time for the students to read the paragraph for themselves. The approaches to oral reading described above in the warm-up activity may be used here as well. Before the dictation, be sure to clarify any unknown vocabulary words. Write any unknown vocabulary words along with their definitions on the board. Proceed with the dictation exercise. After the dictation exercise, ask the students to restate in their own words the main idea of the paragraph.
4. Distribute the **Before You Read** handout. Depending on your class, students can work individually, in pairs, or small groups to complete the vocabulary exercise. Be sure to review the correct answers with the entire class.
5. Distribute the handout titled **We're Kids, Not Translators!** Ask the students to guess what the reading will be about based on the title. Write the students' guesses on the board. Explain that the reading is made up of two stories, one told by Grace and one told by Queena. Tell the students that Grace and Queena are teenage daughters of Chinese immigrant parents. Also, explain that in the stories, the daughters talk about their experiences translating for their parents when their parents need to fill out health forms or talk to medical doctors.

Depending on your class, you may wish to choose one or more of the following options:

- Divide the class into two groups. One group reads "Grace's Story." The other group reads "Queena's Story". After each group has a chance to read their assigned story, the students can work in pairs to retell the story they each read. Students can complete the **Reading Skills** exercises pertaining to the story they read.
  - Read the two stories and complete the **Reading Skills** exercises in class over two lesson days.
  - Read one story and complete the relevant **Reading Skills** exercises in class; then assign the other story and exercises for homework.
6. **Note to teacher.** The warm-up, dictation, and reading activities will likely take two lesson days to complete. **Group Worksheets, Parts 1 and 2** are designed as follow-up activities to the readings.
  7. The tasks in **Group Worksheet, Part 2: Making Requests** may be used as a stand-alone speaking lesson. One of the language learning goals of this lesson is for the students to recognize and practice the different levels of politeness in making requests.

Note that teachers (and sociolinguists!) may not agree on the exact rank-ordering of expressions – from *most polite* to *less polite* – presented in this lesson. Here are some thoughts that informed the present ordering:



- The phrase "would you mind" was considered the most polite form because indirectness is a hallmark of politeness.
- Using the words "would" and "could" was considered more polite than "will" and "can," although note that in modern day conversation, the "would/will" and "could/can" distinctions seem to be less strictly regarded.
- The expressions using "can/will" with "please" were ordered after the "could/would" expressions. However, it's possible that the expressions using "please" may be on the same level of politeness as the expressions using "could/would."

Teachers should feel free to change the rank-ordering and explain their changes to the students. It is important that during the lesson, students be encouraged to explore the specific words or combination of words that distinguish very polite requests (e.g. "Would you mind...") and less polite requests (e.g., "Will you...").

### Follow-up activities

- A. Survey activity.** Students ask five people outside of class the following questions: Have you ever had problems communicating with your doctor? Did you need a medical interpreter? Did you get one? What happened? Students can share their information in the next class. What is similar about the people's experiences?
- B. Writing activity.** Students imagine they are Grace or Queena and write a letter to their state representative or senator about the need for more medical interpreters in hospitals. The letter should describe the situation and offer solutions.

### Acknowledgements

The patient statements presented in the Warm Up activity are drawn from the following articles:

- Andrulis, D., Goodman, N. & Pryor, C. (2002). *What a difference an interpreter can make: Health care experiences of uninsured with Limited English Proficiency*. Boston, MA: The Access Project, Brandeis University. Available at [www.accessproject.org](http://www.accessproject.org)
- Robinson, M. & Gilmartin, J. (2002). Barriers to communication between health practitioners and service users who are not fluent in English. *Nurse Education Today*, 22, 457-465.

Grace and Queena's stories are based on true accounts published in a report, *Some views on the use of family, children and friends as interpreters*, published by the Community Legal Services Language Access Project (LAP) and available at [http://www.lri.lsc.gov/abstracts/030065/div\\_030065.htm](http://www.lri.lsc.gov/abstracts/030065/div_030065.htm)

The design of the reading activities in this lesson have been adapted from lessons in *Amazing Stories to Tell and Retell*, 3 written by Lynda Berish and Sandra Thibaudeau and published by Houghton Mifflin.



## Warm-Up

**A. Work in groups. Read the statements below. Talk about the thoughts and feelings of the people who made these statements. Have you had similar thoughts and feelings? Share your ideas with your classmates.**

1. “The hospital is very clean but...I saw how people who don’t speak English are treated like they are nothing.”
2. “I told the doctor ‘okay,’ but I really didn’t understand anything about taking my medicines.”
3. “We need good translators at the hospital. It is a problem finding someone to translate. Also, hiring a translator costs a lot of money.”
4. “I didn’t buy the medicines because I didn’t understand the instructions.”
5. “I have to wait for my daughter to come so she could tell the nurse or doctor. There were no interpreters; I did not think you could ask for interpreters. I feel terrible that I could not speak to the nurse, so lonely. There are so many people there, but for me, it like being alone in a crowd.”



## **Dictation**

**Read this paragraph. Then turn your paper over and write the paragraph as your teacher dictates it.**

Many immigrant adults who do not speak English will have problems talking with doctors and nurses. Sometimes patients need to use family members or friends to interpret for them. Family members and friends can give a patient emotional support, but they often do not understand difficult medical terms. They can only describe the patient's condition in basic terms, which changes the doctor's message. As a result, the patient does not understand the doctor's advice or instructions for taking medicines. How can these serious problems be solved?



## Before You Read

For each word in the list below, find two other words in the box that have related meanings. The first one is done for you.

	For each word below...	Find two other words that have related meanings	
<b>Example -&gt;</b>	1. translate	<i>interpret</i>	<i>restate</i>
	2. terms		
	3. condition		
	4. verify		
	5. shocked		
	6. forms		
	7. horrible		
	8. expect		

circumstance	documents	awful
<del>interpret</del>	require	check
<del>restate</del>	applications	expressions
status	ask	confirm
ugly	shaken	surprised





## **We're Kids, Not Translators!**

### **A. Grace's Story**

I am 16 years old. My family came to the U.S. from China about nine years ago. I speak Cantonese at home because my parents still have a lot of difficulty speaking English. I am the oldest child in my family, which means my family expected me to help them translate. Translating is a lot of pressure! Translating from one language to another is very different and difficult.

Every time when I'm translating for my parents, I'm afraid I will translate something wrong. I am also afraid that my mistakes will hurt my family. For example, when I was only about ten years old, my family applied for both health benefits and food stamps because my dad had a low-paying job and my mom didn't work. Although we were assigned to a Chinese-speaking social worker, many of the forms that our family had to fill out were in English. From time to time, the government would send forms to our home to verify our family's income and update information. Because no one else in my family could read the English forms, I had to fill them out. But my English was limited, I was always afraid that I would make a mistake, and my family would either lose our income or health care. I felt that there's a lot of weight on my shoulders, and I'm glad that I don't have to do that anymore.



## **B. Queena's Story**

I don't like sitting in the hospital, and I feel uncomfortable. I want to tell the doctor that I don't want to be here. But since my mom doesn't speak English, my sister Janice and I are the only ones that can help mom. The doctor looks at me and begins to talk about my mom's medical condition. He explains, "I'm sorry to tell you this but your mom has cancer. The hemorrhoid we found turned out to be a tumor. I know that your mom doesn't speak English. Can you please interpret for her?"

He talks to me as simply as possible, so I can understand the situation. He says my mother's cancer would require surgery and probably radiation and chemotherapy treatments afterward.

I am shocked. Surgery. Radiation. Chemotherapy. Side effects. I can't even begin to think of how I'm going to tell my mom. All this information is new to me; all those big words sound horrible. And the doctor is expecting me to tell mom this in Cantonese.

I begin to translate for my mom. She looks back at me with watery eyes. I search for comforting words in Cantonese that would help calm her, but I am lost. It's hard enough to think of the Cantonese terms for various organs, for surgery and chemotherapy. Instead, I describe the situation in basic terms, and leave gaps in my explanation. Since I don't know how to say "surgery," I tell her that there will be needles, knives, tubes, and cuts into her body.

My mom bursts out crying, pushing me away. She doesn't want to see anyone.



## Reading Skills - Skimming for details

**Answer the following questions with the exact information from the stories. Use the number of words suggested. Write your answers on the lines.**

### *Grace's Story*

1. What language does Grace's family speak at home? (1 word)  
Her family speaks \_\_\_\_\_.
2. How does Grace feel about translating for her parents? (4 words)  
She thinks that translating \_\_\_\_\_  
\_\_\_\_\_.
3. When Grace was ten years old, what did her family do? (7 words)  
Her family \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_.
4. Why did the government send forms to Grace's house? (1 word / 5 words)  
It sent forms to her home to \_\_\_\_\_ her \_\_\_\_\_  
\_\_\_\_\_.
5. Why did Grace feel afraid when she filled out the forms? (4 words / 3 words)  
She was afraid that she \_\_\_\_\_  
and her family would lose their \_\_\_\_\_  
\_\_\_\_\_.



## Reading Skills - Skimming for details

**Answer the following questions with the exact information from the stories. Use the number of words suggested. Write your answers on the lines.**

### *Queena's Story*

1. What does the doctor say to Queena about her mother's medical condition? (1 word / 4 words)  
He tells her that her mother has \_\_\_\_\_.  
He also tells her that the hemorrhoid turned out \_\_\_\_\_  
\_\_\_\_\_.
2. How does the doctor talk to Queena? (4 words)  
He talks to her \_\_\_\_\_  
\_\_\_\_\_.
3. What kind of advice did the doctor give Queena about her mother's condition? (8 words)  
He said that her mother's cancer would require \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_.
4. How does Queena explain the situation to her mother? (3 words / 1 word)  
She describes the situation \_\_\_\_\_  
and leaves \_\_\_\_\_ in her explanation.
5. How does Queena explain "surgery" to her mother? (8 words)  
She tells her mother that there will be \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_.







## Group Worksheet, Part One

### *Retelling the stories*

**1. Task One.** In groups, act out the stories told by Grace or Queena. To act out Grace's story, you will need:

- the daughter, Grace
- her mother and father

To act out Queena's story, you will need:

- the daughter, Queena
- the sister
- the mother
- the doctor

Practice your roles. You can use the exact words in the story. Act out the story for another group or for the whole class.

**2. Task Two.** Work with a partner. Tell one another the stories of Grace and Queena. One person tells the story of Grace and the other tells the story of Queena. Each person talks about the girls' experiences and their feelings about translating for their parents.



## Group Worksheet, Part Two

### ***Communication Skills: Making Requests***

**Practice:** Imagine you are at the hospital and you need a medical interpreter. Here are some expressions you can use in this situation. Repeat the expressions after your teacher.

**Most polite**

*Excuse me, would you arrange to have a medical interpreter here?*

*Would you mind arranging to have a medical interpreter here?*

*Could you arrange to have a medical interpreter here?*

*Can you arrange to have a medical interpreter here, please?*

*Will you please arrange to have a medical interpreter here?*

*Will you arrange to have a medical interpreter here?*

*Can you arrange to have a medical interpreter here?*

*I want a medical interpreter. = I need a medical interpreter.*

*Arrange a medical interpreter for me.*

**Less polite**

***Try this:***

- ✓ Are there other expressions you know to request help? Add other expressions to the list.
- ✓ Compare the **most polite** expressions to the **less polite** expressions. How are they different? Study the expressions. With your classmates, try to make a 'rule' which explains the difference between most polite and less polite expressions.
- ✓ Work with a partner. Use these expressions to role-play a conversation between a patient and a doctor or nurse. Switch roles and practice again.
- ✓ In general, it's important to use polite expressions when talking to medical staff. However, are there situations when you would *want* to use a less polite expression? Share your ideas with another classmate.



## Lesson 2: (ESOL) Exploring Hospital Vocabulary

<p><b>Access and Navigation Tasks Addressed in this Lesson</b></p> <ul style="list-style-type: none"> <li>• Getting around a hospital</li> <li>• Understanding names used for hospital departments</li> <li>• Communicating with hospital staff</li> </ul> <p><b>Skills Focus</b></p> <ul style="list-style-type: none"> <li>• Students will increase their understanding of the differences between hospital vocabulary and everyday vocabulary.</li> <li>• Students will practice using hospital language, including language for giving directions and names for hospital departments.</li> </ul> <p><b>ABE/ESOL Level</b></p> <ul style="list-style-type: none"> <li>• Intermediate to advanced ESOL</li> </ul> <p><b>Duration</b></p> <ul style="list-style-type: none"> <li>• 1 hour 15 minutes</li> </ul> <p><b>Materials</b></p> <p>Student Handouts (3)</p> <ul style="list-style-type: none"> <li>• Warm-Up</li> <li>• Word Study</li> <li>• Group Worksheet/ Writing Practice</li> </ul> <p><b>Key Vocabulary and Expressions</b></p> <p>to be admitted (registered) to be discharged main entrance corridor facility to report to (a place) ground floor wing ward</p>	<p><b>Purpose</b></p> <p>To address questions and concerns students have about finding their way in a hospital and to familiarize students with the nature of hospital vocabulary.</p> <p><b>Steps</b></p> <ol style="list-style-type: none"> <li>1. <b>Warm-up.</b> Distribute the <b>Warm-Up</b> activity. Ask the students to look at the photograph of the people in the hospital for a few minutes, and to then check all the words provided below that the picture reminds them of.  Encourage the students to add three words of their own and write them in the spaces provided. Students can work in pairs to share their lists and explain their choices, or the teacher can facilitate a whole-class discussion of the students' lists. List all new words generated by the students on the board.</li> <li>2. <b>Discussion.</b> Following this brainstorm about the picture, ask the students: "Have you ever had problems getting around a hospital? What happened? What did you do?" List on the board the problems the students encountered and their solutions.</li> <li>3. After the warm-up activity, explain to the students that this lesson contains some hospital-related vocabulary which can help them find their way in a hospital. Also, explain that the students will practice asking directions and requesting information. Distribute the <b>Word Study</b> handout. Depending on the proficiency levels of your class, ask students to read the opening paragraph on this worksheet silently, in small groups, or you can read the text aloud to the whole class.</li> <li>4. <b>Teaching tip.</b> After reading the paragraph, it may help to provide some examples of how similar meanings can be expressed using "everyday language" and "formal language." For example, write "I'm sorry" on the board, and ask the students, "What are more formal ways of saying "I'm sorry" in English?" (<i>I regret that..., I apologize for...</i>)</li> </ol>
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As another example, write down “He *purchased* a new building” and ask the students, “What is a less formal way of saying this sentence?” (He *bought* a new building.) To further scaffold comprehension, you can provide your own examples of formal/everyday expressions, or ask the students to generate their own examples. You might point out that formal language is more commonly found in writing, such as on hospital signs, than in speaking. Formal language is also often found in institutional settings, such as hospitals and government offices.

5. Next, read the sentences in the chart comparing “Everyday Language” and “Hospital Language” on the **Word Study** handout. Depending on the skill level of your class, you may wish to model the sentences, or the students can take turns reading. Discuss the vocabulary used in the sentences by asking: “Which words do you already know?” “Where have you heard them before?” “What do they mean?” It is important for students to recognize that the sentences in the two columns express similar meanings but differ in their use of common and formal language.
6. **Teaching tip.** Depending on your class, students may need to practice the sentences in the chart before working on the group work and writing activities. Students may need help with the pronunciation of new hospital vocabulary and may benefit from listening and repeating after you. A *disappearing cloze activity* is one technique to help students practice using new words in sentences. Write a target sentence on the board and ask the students to say the sentence aloud. Next, erase 2-3 words from the sentence and ask the students to say the whole sentence again. Next, erase 2-3 more words and ask the students to say the whole sentence again. Repeat until the sentence is erased completely from the board. The goal is for students to be able to say the entire sentence without relying on the written text.
7. Once you feel that the students have a working understanding of new vocabulary, ask them to work in pairs to complete the **Group Worksheet**, or you can lead the class in completing this task together. After the students complete the **Writing Practice** activity, ask volunteers to share their sentences with the class, either orally or in written form on the board.

### Follow-up activities

- A. **Survey activity.** Students ask five people outside of class the following questions: Have you ever had problems getting around a hospital? What happened? What did you do? Students can share their information in the next class. What problems were mentioned most often? What solutions were the most successful, and which ones were the least successful?
- B. **Writing activity.** Students imagine they are the confused person in the picture on the Warm Up Worksheet, and write a letter to the hospital administrators complaining about the problems people have when trying to find their way around the hospital. The letter should describe the situation and offer solutions.

## Warm-Up Activity



Photo © Jon Crispin

A. *Look at the picture for a few minutes, and check (✓) all the words it makes you think of.*

- |                                      |                                     |                                    |
|--------------------------------------|-------------------------------------|------------------------------------|
| <input type="checkbox"/> interesting | <input type="checkbox"/> lonely     | <input type="checkbox"/> confusing |
| <input type="checkbox"/> exciting    | <input type="checkbox"/> depressing | <input type="checkbox"/> strange   |
| <input type="checkbox"/> frustrating | <input type="checkbox"/> funny      | <input type="checkbox"/> unusual   |
| <input type="checkbox"/> angry       | <input type="checkbox"/> kind       | <input type="checkbox"/> anxious   |

B. *Add three words of your own.*

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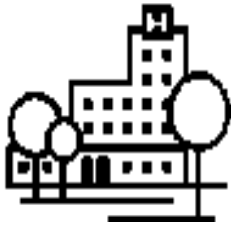
*C. Share your list with a classmate and explain your choices. You can use phrases such as:*

- This picture is interesting because...
- I think this picture shows a very confusing situation because...
- This picture makes me sad because...

*D. Discuss these questions with your classmates.*

1. Have you ever been in a difficult situation when you couldn't understand hospital signs and directions? What happened?
2. What are some problems people have when they try to find their way in a hospital?
3. What are some ways hospitals can help people who do not speak English well?





## Word Study

The vocabulary used in hospitals can be hard to understand. One reason is that hospital vocabulary does not usually use common, everyday words. Instead, hospital vocabulary tends to be formal words that are usually not used in everyday conversation.

Look at the chart below. Repeat the sentences after your teacher. Which sentences sound more formal to you? Can you think of more examples that show how hospital language differs from everyday language? Write the examples in the spaces provided.

### *Comparing everyday language and hospital language*

Everyday language	Hospital language
Enter the <b>hospital</b> through the <b>front door</b> .	Enter the <b>facility</b> through the <b>main entrance</b> .
The elevator is down the <b>hallway on your right</b> .	The elevator is down the <b>right-hand corridor</b> .
I am a new patient. Where can I <b>check in</b> ?	I am a new patient. Where can I <b>be admitted</b> ? (Where can I <b>register</b> ?)
<b>Don't smoke here</b> .	<b>Refrain from</b> smoking on the <b>premises</b> .
When will the patient <b>leave the hospital</b> ?	When will the patient <b>be discharged</b> ?
Please <b>come</b> 15 minutes <b>before</b> your scheduled appointment and <b>go to the check-in desk</b> on the <b>first floor</b> of the hospital.	Please <b>arrive</b> 15 minutes <b>prior to</b> your scheduled appointment and <b>report to the registration department located</b> on the <b>ground floor</b> of the hospital.





## Group Worksheet

*Student A:* Pick one of the sentences from the column “Everyday language,” and read it aloud to your partner. Your partner will say the sentence that is similar in meaning from the “Hospital language” column. Give your partner hints if she or he cannot remember the sentence or parts of the sentence.

*Student B:* Turn your paper over. Listen to the sentence read by your classmate and say the sentence that is similar in meaning but uses hospital vocabulary. Your partner will give you hints if you need help.

Take turns being Student A and Student B.



## Writing Practice

*Choose three new words from the table and make up new sentences or questions.*

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## Lesson 3: (ESOL) Filling Out Health Care Forms

### Access and Navigation Tasks Addressed in this Lesson

- Filling out health-related forms.
- Responding to dependent questions on health-related forms

### Skills Focus

- Students will discuss the challenges of filling out health-related forms.
- Students will improve their ability to recognize dependent questions on health care forms.
- Students will practice scanning for specific information in forms.

### ABE/ESOL Level

- High beginning to low intermediate ESOL

### Duration

- 1 hour 15 minutes

### Materials

- Group Worksheet: *General Information Form*
- Sample health benefits forms and applications (see Appendix A)
- *Improving Forms and Applications* Handout (see Appendix B)

### Key Vocabulary and Expressions

D.O.B.  
next of kin  
emergency contact  
marital status  
primary language  
employment status

### Purpose

To address questions and concerns students have about difficulties in filling out health care forms. To familiarize students with some of the skills involved in answering questions on health care-related forms, specifically, skills involved in recognizing and responding to questions whose answers depend on answers to previous questions.\*

### Steps

1. To begin the lesson, write the following question on the board: *What do you find difficult about filling out forms and applications?* Ask the students to share their experiences filling out forms (e.g., health forms, bank forms) and applications (e.g., job applications). Do not worry if discussion is slow at first, as students may need some time to recall the last time they filled out a form/application. Also, keep sample forms and applications (see Appendix A) on hand to show students who do not recognize the words *form* and *application*.

Use these follow-up questions if students seem to need more prompting: *Do you remember the last time you filled out a form or application? What kind of form (or application) did you fill out? What was easy about filling out the form? What was difficult?* List all ideas generated by the students on the board.

2. **Background information for the teacher.** In 1998, the Canadian Public Health Association asked a group of senior citizens to talk about their difficulties filling out forms. Some of the problems that the seniors identified include:

- the large amount of text on forms
- inadequate space for writing their answers
- inconsistencies in the way the same information is asked across forms
- large amount of technical vocabulary
- small font size
- long sentences
- use of acronyms.\*\*

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\* This lesson builds on findings from a U.K.-based study of form-filling behavior which found that many readers encounter difficulties with dependent questions. Source: Frolich, D. (1986). On the organisation of form-filling behaviour. *Information Design Journal*, 5, 43-59.

\*\* Source: Canadian Public Health Association. (1998). *Creating plain language forms for seniors: A guide for the public, private and not-for-profit sectors*. Ontario, Canada: Author.

After your students share their own ideas, you may wish to present the results of this Canadian study; there may be areas of interesting overlap with the students' and seniors' responses, particularly those difficulties related to language. To present these results, be sure to write the seniors' comments on the board and read them aloud. This will help the students think about the seniors' comments. Also, it will be very important to have some health care forms on hand (see Appendix A) to illustrate the different features identified by the senior citizens.

For example, when you cite the problem of small font sizes, be sure to point to the small fonts on an actual application. You can also ask the students to work in pairs and distribute a sample form to each pair. As you cite a problem, such as small font size, each pair can work together to see if their form illustrates the problem. Ask each pair to report to the whole class.

Note: The results of the Canadian study can be used to jump start a class discussion, if the students are having a hard time generating responses to the initial question, *What do you find difficult about filling out forms and applications?*

3. **Pair activity.** Distribute the **Group Worksheet: General Information Form**. This form asks students to fill out general information that is commonly requested on a range of health care forms, from benefits applications to medical history forms. Before the students begin pair work, go over with the class any unfamiliar terms used on the form. Check whether students are familiar with commonly used terms on forms, such as "D.O.B." for "date of birth". It may also be important to point out that date of birth is sometimes expressed as month/day/year and other times day/month/year. Also, be sure to ask students to identify any unknown vocabulary and write these unknown words along with their definitions on the boards. Words such as *widowed*, *retired*, or *next of kin* may not be familiar.
4. **Teaching tip.** Language minority adults often rely on the help of neighbors, family members, or adult educators to fill out complex forms and applications. In this way, the pair-work approach to the form-filling task may feel familiar to some of your students. However, also note that depending on your class, students may not feel comfortable disclosing personal information with other students. Students should be told that they are free to make up information to practice filling out the form. Alternatively, students can be given the option to work individually, rather than in pairs.
5. **Looking at dependent questions.** After students have had an opportunity to fill out the General Information Forms and talk about any unfamiliar vocabulary, direct their attention to item 10A and 10B. Ask students if they had any trouble with this question, and if so, what gave them trouble? Explain that people often do not respond appropriately to these kinds of questions. These types of questions are sometimes referred to as *dependent questions*, because their answers are dependent on answers to previous questions. Explain that studies have shown that people tend to overlook key instructions which indicate whether a person should complete or skip a question. As

a result, people often end up answering irrelevant questions on forms. This often wastes time and can confuse the person who is filling out the form.

6. **Scanning activity.** Explain that the final part of the lesson will help students learn to recognize dependent questions on forms and applications and also provide the students with practice with scanning, a useful learning strategy. Distribute sample health benefits forms (see Appendix A) to students in the class. Write on the board *Scanning = searching a text for specific information.* Training your students to recognize the different sections of a form provides them with important scanning skills. This kind of preparation shows them how some questions are topically linked to other questions. You may wish to spend a few minutes talking about scanning as a valuable literacy skill when reading for information. Ask the students, in pairs or small groups, to *scan* the forms for examples of dependent questions. Ask volunteers to share any examples they find with the class.
7. After the class has identified a few examples of dependent questions, ask the students: *What patterns do you see in the way these questions are asked? or In what ways are these kinds of questions similar? or Do you see similarities in the way these questions are written on these forms?* Write all ideas generated by the students on the board.

Possible responses:

- *Questions are indented.*
- *Questions are written in italic font.*
- *Questions follow a similar sentence pattern: “If yes, go to ...” or “If yes, explain why” or “If yes, complete section C” or “If so, answer the following questions.”*

Have one student role-play explaining how to fill out these kinds of questions to the teacher or have students role-play with each other. This will help you assess whether students understand the general format of dependent questions. More importantly, this prepares the students for helping family members or friends to fill out forms and applications.

8. To close the lesson, remind your students that (1) filling out forms and applications is a very complex skill; and (2) many forms and applications are very poorly written. For these reasons, it is very important to encourage your students to seek out help from office personnel or medical staff if they do not understand the information on a form. To this end, students can learn and practice the following expressions for requesting help:
  - *Excuse me. Can you help me fill out this form?*
  - *I don’t understand question number 10 on this form. Could you explain the question to me?*
  - *Could you tell me what xxx means?*

## Follow-up Activities

- A. Group project.** Ask students to work in groups of 2-3 to complete the **Improving Forms and Applications** handout in Appendix B. Student volunteers can present their ideas to the rest of the class.
  
- B. Creating a class resource file.** Ask students to visit their local department of human services or doctor's office and pick up copies of health benefits applications or medical forms. If no applications are on display, students should ask the office staff for the applications and forms. Explain to students that these documents will be placed in a class "resource file" available to them and other students. Students can use the forms or get help filling out the forms in class. Make sure there is a designated place in the classroom for this file to be stored.
  
- C. Writing activity.** Students imagine that they are one of the senior citizens who participated in the Canadian Public Health Association study described previously. Students will write a letter to the editor of the local newspaper complaining about the problems senior citizens have when trying to fill out forms and applications. The letter should describe the sources of difficulty and offer a few solutions.



## Group Worksheet: General Information Form

Interview your partner and fill in the application below for him or her.

- Example questions:     *Where do you live?*  
                                   *When were you born?*  
                                   *Are you married?*  
                                   *Are you currently working?*  
                                   *What is your first language?*

Section I. General Information			
1A. Name ( <i>Last, First, MI</i> )		1B. Other names used	
2. Social Security Number		3. Gender ( <i>Check one</i> ) M <input type="checkbox"/> F <input type="checkbox"/>	4. DOB ( <i>mm/dd/yyyy</i> ) ____/____/____
5A. Current Mailing Address ( <i>Street, PO Box, RR, include apt. number</i> )		5B. City	5C. State
5E. County		6. Home telephone number (    )	5D. Zip
5E. County		7. Work telephone number (    )	
8. Current marital status ( <i>Check one</i> ) <input type="checkbox"/> Married <input type="checkbox"/> Never married <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/> Unknown			
9. If your primary language is not English, please list:			
10A. Employment status ( <i>Check one</i> ) <i>If employed or retired, complete item 10B.</i> <input type="checkbox"/> Not employed <input type="checkbox"/> Employed <input type="checkbox"/> Retired -- Date of retirement mm/dd/yyyy ____/____/____		10B. Company name, address, telephone number	
11A. Name, address, and relationship of next of kin		11B. Next of kin's home telephone number (    )	
		11C. Next of kin's work telephone number (    )	
12A. Name, address, and relationship of emergency contact		12B. Emergency contact's home telephone number (    )	
		12C. Emergency contact's work telephone number (    )	



## **APPENDIX A: Sample Health Benefits Forms and Applications**

For your convenience, two sample benefits applications have been included in this lesson plan.

Sample #1: Allied Health Coverage -- Application for Benefits

Sample #2: Application for Children's Medicaid

To add to this collection and make your examples more relevant to community needs and services, you may find additional forms and applications at local offices including the:

- Library
- Department of Health and Human Services
- Head Start Office
- Regional Hospitals and Community Health Centers
- Office of Veterans Affairs
- Women, Infants, and Children (WIC) Center
- Senior Centers

The following web sites may also be helpful resources for gathering health benefits for and applications.

- <http://www.cms.hhs.gov/states/default.asp>
- <http://www.cms.hhs.gov/forms/>
- <http://www.va.gov/onlineapps.htm>



**Sample #1:**

**Allied Health Coverage**  
Application for Benefits

**Part A: PLAN SELECTION**

Type of Plan – select a plan type and benefit level

Health Maintenance Organization (HMO):  Gold  Silver  Basic

Point of Service (POS)

Preferred Provider Organization (PPO):  Basic  Expanded

**Part B: SUBSCRIBER INFORMATION** *(oldest applicant must be the subscriber)*

1. Last Name		2. First Name		3. MI	4. Social Security Number	
5. Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	6. Date of Birth (month/day/year) / /		7. Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Other _____		8. Type of Coverage Requested <input type="checkbox"/> Individual <input type="checkbox"/> Family <input type="checkbox"/> Other _____	
9. Mailing Address			10. Apt. #	11. City		12. State
14. Home Telephone ( )		15. Work Telephone ( )		16. Primary Language		17. Name of Primary Care Physician
18. Are you a previous Allied Health Coverage member? <input type="checkbox"/> No <input type="checkbox"/> Yes Previous ID #: _____			19. Do you currently have any other health insurance? <input type="checkbox"/> No <input type="checkbox"/> Yes <i>If yes:</i> Name of Health Plan: _____ Name of Plan Holder: _____ Health Plan Number: _____			

**Part C: DEPENDENT INFORMATION**

Full Name (first, middle, last)	Sex (M / F)	Date of Birth (month / day / year)	Social Security Number
Spouse		/ /	
Child/Dependent		/ /	
Child/Dependent		/ /	
Child/Dependent		/ /	

Applicant Signature *(required)*: \_\_\_\_\_ Date: \_\_\_\_\_



## Sample #2: Application for Children’s Medicaid Free Health Insurance for Children under 19

**PART A: Parent’s/Guardian’s Information**

Last Name	First Name	M.I.	Phone Number	
Mailing Address	City	State	Zip Code	County

**PART B: Family Information.** List the parent shown in Part A on the first line below.

Last Name <i>List parent(s) and children</i>	First Name <i>List parent(s) and children</i>	Middle Initial	Sex	Date of Birth	Social Security #	How is this person related to you?
						Self

**PART C: Income Information.** Enter gross pay, not take home pay. Enter zero (“0”) if you are unemployed.

Your Income from Employment		Other Parent’s Income from Employment (if living in the home)		
Employer Name and Phone Number		Employer Name and Phone Number		
Amount you earn each pay period <b>before</b> taxes: \$ _____ <input type="checkbox"/> Weekly <input type="checkbox"/> Every two weeks <input type="checkbox"/> Twice a month <input type="checkbox"/> Monthly Hours worked each pay period: _____		Amount you earn each pay period <b>before</b> taxes: \$ _____ <input type="checkbox"/> Weekly <input type="checkbox"/> Every two weeks <input type="checkbox"/> Twice a month <input type="checkbox"/> Monthly Hours worked each pay period: _____		
Other Income	Amount	How Often Do You Get This Income?	Which Family Member Gets This Income?	
Child Support	\$			
Alimony	\$			
Social Security Payment	\$			
Unemployed Benefits	\$			
Other (Please explain)	\$			

**PART D: Attach Proof of Income. Please indicate what you attached.**

- Copies of pay stubs for the last 4 weeks OR a letter from my employer.
- A copy of a letter indicating the amount of any benefits received (Social Security, Unemployment, VA, Workers Compensation, etc.), or a copy of any checks received.
- I am self-employed and I have attached a copy of my most recent federal income tax form.
- Child support check stubs.
- A statement signed by the person who gives my family child support or cash contributions.
- My family has no income.

**PART E: Primary Language.**

- English    Spanish    French    Portuguese    Chinese    Vietnamese    Russian    Somali    Other: \_\_\_\_\_

**PART F: Any Health Insurance You Already Have for Your Children. Even if you have health insurance, you can still qualify for Children’s Medicaid.**

Insurance Company or Employer	Policy Number	Policyholder’s Name	Policyholder’s SSN

**PART G: Signature**

I certify that the information I have provided above is true to the best of my knowledge and I give permission for the State to make any necessary contacts to check my statements.

**Signature of Applicant:** \_\_\_\_\_ **Date:** \_\_\_\_\_



## APPENDIX B: Improving Forms and Applications

*Student handout for follow-up activity*

**Group work:** Work with your classmates and think about the problems that people have when they fill out forms. Suggest possible solutions. Fill in the chart with your ideas. The first one is done for you. After you have completed your chart, compare your list with another group's list.

<b>Problem</b>	<b>What can I do to solve this problem?</b>	<b>What should companies and organizations do to solve this problem?</b>
<i>Too many difficult words</i>	<i>I can use a bilingual dictionary or ask someone for help.</i>	<i>Companies and organizations should use easy English words on their forms.</i>
<i>Not enough space on forms to write answers.</i>		
<i>Print is too small</i>		
<i>Too much information to read</i>		



## Lesson 4: (ABE) Determining Income Eligibility

### Access and Navigation Tasks

#### Addressed in this Lesson

- Determining income eligibility
- Reading and interpreting income eligibility charts

#### Skills Focus

- Students will practice reading and using a chart.
- Students will increase their understanding of percentages.
- Students will strengthen their calculation skills using decimals and multi-step math problems.

#### ABE/ESOL Level

- Intermediate to high ABE

#### Duration

2 hours

#### Materials

- Student Worksheets (2)
- Answer Keys for Student Worksheets (2)
- Glossary (see Appendix A)
- Sample Semantic Web (see Appendix B)
- Calculators

#### Key Vocabulary and Expressions

annual  
 applicant  
 benefits  
 cell  
 column  
 documentation  
 eligibility  
 federal/state withholding  
 gross  
 income  
 monthly  
 net  
 percentage  
 rate  
 row  
 verification

### Purpose

To improve students' skills in determining eligibility. To provide students with an opportunity to practice reading and synthesizing information in an eligibility chart. To improve students' basic calculation skills with decimals and multi-step problem solving.

### Steps

1. Write the phrase *income eligibility* on the board and ask the students if they have heard of this term.

**Teaching tip.** Create a semantic web with the students. Ask students to brainstorm words that are related to the term *income eligibility*. All words should be written on the blackboard in the order they are shared. The teacher may add words that need to be learned. Words are defined and discussed during this brainstorm session. After the students run out of ideas, ask them to put the words into categories and label the categories. This step can be done as a class, in small groups or pairs, or individually. Students generate webs for the word and the related categories (For a **Sample Semantic Web**, see Appendix B).

**Note to teacher.** The concept of *income eligibility* may be quite challenging for students who have not had experience with government subsidized programs in the U.S. or in their home countries. If students are having a hard time comprehending this concept, you may find it useful to focus on the word *eligibility* first. Also note that this lesson contains a **Glossary for Key Vocabulary** (see Appendix A) for terms that are often found on benefit applications (e.g., *verification*, *eligibility*) and paychecks (e.g., *gross*, *net*). Please refer to this glossary as often as necessary. You may wish to make copies of this glossary for the students so they can check their understanding of these words.

2. Explain that the class will learn how to calculate income eligibility using an actual benefit program called the SCHIP program. If students are not familiar with the SCHIP program, explain that SCHIP stands for the State Children’s Health Insurance Program, and is a U.S. government program to provide health insurance to children in families who cannot afford private health coverage. The child’s household must meet income eligibility criteria in order to receive this health insurance, which is paid for in part -- or subsidized – by the government.
3. Organize the class into pairs and distribute the **Student Worksheet: SCHIP Income Eligibility Chart**. Ask the students to study the chart and answer the questions at the bottom of the worksheet.

**Note to teacher.** An answer key for the SCHIP Income Eligibility Chart is provided at the end of this lesson. Depending on the skill level of your class, you may wish to use the questions on this worksheet to focus on important concepts such as *percentage, monthly, annual, and rate*.

**Teaching tip:** The concept of “200%” will likely be difficult for students with basic math skills, as people tend to think of percent as a number between 0 and 100. The concept of percent as a part of a whole can get in the way of understanding percents greater than 100, so you might want to use the word “base” instead of “whole.” Work with students to have them think of percent as a ratio of some number to a base of 100, written as  $N / 100$ , where N is the percent and can be any number. For example, 200% is  $200 / 100$ , which reduces to 2. In other words 200% of a base is twice the base.

If your students require more extensive instruction in percent problems, there are a number of good resources. One is McGraw-Hill/Contemporary’s *Number Power 6*, p 118-136, which gives instruction and practice in both the proportion method and the percent circle method of solving percent word problems.

4. Distribute calculators and the **Student Worksheet: Determining Applicant Eligibility**. Ask for a volunteer to read problem #1 aloud.

**Teaching tip.** Note that this problem may contain new vocabulary for students, such as *gross, federal and state withholding, and net*. Be sure to allow time for students to ask questions about unfamiliar vocabulary. Refer to the glossary as much as needed. Make sure that the class understands that the gross income is the total amount earned and net income is the amount of actual take home pay. You can use the information in Problem #1 to teach students how net income is calculated. Ask for volunteers to show how Belquis’s net income would be calculated. (*Answer:* To determine net income, subtract federal withholding, state withholding, social security, and Medicare from the gross income.)

5. Ask students, *Is gross income or net income used to determine income eligibility?* (The answer is gross income.) Work together as a class to determine if Belquis

Guerrero is eligible for SCHIP benefits. Ask the class how many people are in Belquis' family and list them on the board. Next ask if Belquis's income should be calculated on a monthly or annual basis. If the class response is "annual," ask what you need to multiply a weekly amount by to get an annual amount. If class has difficulty arriving at the correct response of "52," ask them how many weeks there are in a year.

*Note: If class response is "monthly," ask what they need to multiply a weekly amount by to get a monthly amount. The correct response is 4.333 which is  $52 \div 12$ . This is a more complicated approach to calculate, and you may find it easier to steer students toward the "annual" approach.*

Explain to the class that the dollar amounts in Problem #1 typically appear in a paycheck.

- Ask the class which of these numbers are needed to figure out Belquis's gross annual salary? The correct response is \$512.36 gross. Make sure that everyone in the class agrees that the other numbers are not needed in order to figure income eligibility.
  - Now ask for a volunteer to describe what math needs to be done to get Belquis's total income. The correct response is that the weekly gross of \$512.36 needs to be multiplied by the number of weeks in a year, 52.
  - Ask for two volunteers to do the calculation on their calculators. The correct calculation is \$26,642.72.
  - Now ask the class to look at the Income Eligibility Chart. Ask for a volunteer to explain which column and row should be used to find the maximum income Belquis could have and still receive benefits. The correct response should be the row with family size 3 and the annual column. Have the volunteer read out the dollar amount in the cell. The correct response is \$30,520.00.
  - Ask the class if Belquis is eligible for SCHIP. The correct response is "yes". Then ask why she is eligible. The correct response is that she earns less than \$30,520.00.
6. Have everyone in the class work, individually or in pairs, through Problems #2, #3, and #4. Ask the students the following questions to guide their problem-solving processes:
- *Which column will work better for the family, annual or monthly?*
  - *How many people are in the family?*
  - *Which numbers are needed to calculate the gross income of the family?*
  - *What is the math that needs to be done to calculate the gross income of the family?*
  - *What column, row, and cell do they need to use to determine the maximum eligibility level?*
  - *Which number is larger, the calculated gross income or the maximum eligibility amount indicated in the chart?*

7. After students have had an opportunity to work through the problems, ask them, *How confident do you feel in your ability to determine income eligibility? Do you feel completely confident, somewhat confident, or not confident at all?* Based on the students' responses, you may wish to review the chart and the word problems to make sure students understand the procedure for reading the chart.
8. To end the lesson, ask the class where else they might need to apply the skills they worked on during the class. Make a list of some of the possibilities.

## Follow-Up Activities

- A. Additional Eligibility Calculations.** To challenge advanced math students, create new examples that include complex situations, such as when a person's income is based on a salary for part of the year and based on unemployment income for part of the year. Another example might feature a restaurant worker who receives a base salary as well as tips. Advanced math students may also be able to create their own sample problems – based on real or fictitious situations – and “quiz” one another.
- B. Research Activity.** If students want to learn more about income eligibility, ask them to use resources on the Internet and at the local library to research eligibility requirements for other benefit programs. Students can then create their own sample problems to practice calculating income eligibility.

### ESOL Tips

This lesson contains many new concepts and terms related to health benefits. Students with accounting, tax, or health insurance backgrounds in their first language may have less difficulty with concepts such as *income eligibility*. You may wish to begin this lesson by asking students if they are familiar with government programs in their home country which require income eligibility checks. This could lead to a discussion comparing social services and benefits in the United States and in students various birth countries. This would provide useful background information for the focus on SCHIP in this lesson.

Also, ESOL students often demonstrate a wide range of math abilities. For ESOL students with strong math skills, it will be relatively easy to focus the lesson on the concept of income eligibility and government services.

Finally, note that computation techniques vary around the world so students may go about their computations (especially for division) in different ways. Encourage students to share their thinking processes so that students can appreciate the multiple ways a problem can be solved.

### Technology Tips

There are many useful Web sites which provide information about current SCHIP income eligibility criteria in your state. States' income eligibility requirements for SCHIP can vary from the national 200% standard. Please refer to Web sites such as the American Association of Pediatrics (<http://www.aap.org/advocacy/eligibility.pdf>) or The Children's Defense Fund ([http://www.childrensdefense.org/hs\\_chipstu.php](http://www.childrensdefense.org/hs_chipstu.php)) for up to-date-information on eligibility in your state.

Students can use Excel or another spreadsheet program to recreate the SCHIP spreadsheet, and practice using this software to manage and calculate income information. Have the students enter the labels and numbers in the spreadsheet exactly as they appear in the handout. Then, in the cell to the right of the 200% Monthly Column in the Family Size 1 row, enter a formula to express the relationship between the annual and monthly column. For example, in Excel, assuming that column D has been formatted to

display dollar format to two decimal places, if the label Family Size is in cell A1, \$17,960.00 is in cell B3, and \$1,496.67 is in cell C3, then students should enter the formula =B3/12 in cell D3. The number displayed in cell D3 should then be \$1,496.67 which is the same amount as displayed in cell C3.



## **Student Worksheet: State Children’s Health Insurance Program (SCHIP) Income Eligibility Chart**

Family Size*	2003 Income Levels for Eligibility	
	200% Annual	200% Monthly
1	17,960.00	1,496.67
2	24,240.00	2,020.00
3	30,520.00	2,543.33
4	36,800.00	3,066.67
5	43,080.00	3,590.00
6	49,360.00	4,133.33
7	55,640.00	4,636.67
8	61,920.00	5,160.00
* For family units of more than 8 members, add \$6,280 to the annual rate for each additional member.		

*Notes:*

The information in this chart applies to all states except Alaska, Hawaii and the District of Columbia. Percentage refers to the Federal Poverty Level. Since the Federal Poverty Level changes every year, the income eligibility amounts change every year. Other factors go into a child’s eligibility, as well.

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***Instructions.*** Use the chart above to answer the following questions.

1. There are eight rows and two columns of income information in this chart. How many cells of income information are in the chart?
2. What do the numbers 1 to 8 represent in the first column?
3. What does “200%” refer to?
4. Why is the column labeled “2003 Income Levels for Eligibility” divided into two columns labeled “200% Annual” and “200% Monthly”?
5. What is the relationship between the income amounts listed in the column labeled 200% Annual and the column labeled 200% monthly?



### **Answer Key: State Children’s Health Insurance Program (SCHIP) Income Eligibility Chart**

		2003 Income Levels for Eligibility	
		200% Annual	200% Monthly
	1	17,960.00	1,496.67
	2	24,240.00	2,020.00
Row	3	30,520.00	2,543.33
	4	36,800.00	3,066.67
Cell	5	43,080.00	3,590.00
	6	49,360.00	4,133.33
Column	7	55,640.00	4,636.67
	8	61,920.00	5,160.00
* For family units of more than 8 members, add \$6,280 to the annual rate for each additional member.			

- There are eight rows and two columns of income information in this chart. How many cells of income information are in the chart?  
**16** (Note: this question provides you with an opportunity to teach important vocabulary for reading charts such as row, column, and cell.)
- What do the numbers 1 to 8 represent in the first column?  
*The numbers refer to **Family Size**. Typically this is the number of family members living in the same household.*
- What does “200%” refer to?  
**This indicates 200 percent of the federal poverty level.** An important follow-up question here would be: *Is the federal poverty level for a single person greater than \$17,960 or less? If the students don’t understand that the poverty level is less, then you need to spend time making sure that they understand the concept of a percent greater than 100%.*
- Why is the column labeled “2003 Income Levels for Eligibility” divided into two columns labeled “200% Annual” and “200% Monthly”?  
*This chart asks people to calculate eligibility for SCHIP based on income and family size. Income can be described in multiple ways: we can talk about people’s income on an annual basis (how much they earn per year) or monthly basis (how much they earn each month).*

5. What is the relationship between the income amounts listed in the column labeled “200% Annual” and the column labeled “200% Monthly”?

*For each row under Family Size, you can divide the Annual income by 12 (since there are 12 months in a year) and this will equal the amount that appears in the Monthly income column. Or, you can multiply the Monthly income by 12 (again, since there 12 months in a year) and this will equal the amount that appears in the Annual income column. Ask the students to “test” this rule for a Family Size of 1.*

$$\$17,960 / 12 \text{ months} = \$1,496.67$$

*or*

$$\$1,496 \times 12 \text{ months} = \$17,960$$

*Allow students time to “test” the rule for other Family Sizes to reinforce the relationship between the two columns.*

## **Student Worksheet: Determining Applicant Eligibility**

*Instructions:* Determine the gross income of each family in Problems 1-4. Then, use the SCHIP Income Eligibility Chart to determine whether the family is eligible to receive SCHIP benefits.

1. Belquis Guerrero works full time as a receptionist in an insurance office, and lives with her two children Jorge, age 7, and Luisa, age 5. She receives a weekly paycheck, which lists \$512.36 gross, \$39.17 federal withholding, \$24.11 state withholding, \$43.60 social security, \$18.45 Medicare, and \$387.03 net. Her job is her only source of income, and does not include medical benefits.

Family Size: \_\_\_\_\_

Is income calculated on an annual basis or monthly basis?

Income: \$ \_\_\_\_\_

Eligibility Level: \_\_\_\_\_

Is the family eligible to receive SCHIP benefits? Yes \_\_\_\_\_ No \_\_\_\_\_

2. Alice and Bob Pincus live with their children, Nadya, Jeff, and Dax. Alice works in a medical testing lab and receives a monthly check of \$3,658.00 gross, \$387.48 federal withholding, \$165.02 state withholding, \$273.24 social security, \$111.38 Medicare, and \$2,220.88 net. Since January 1, Bob has not received any income because he is a full-time student finishing his bachelor's degree.

Family Size: \_\_\_\_\_

Is income calculated on an annual basis or monthly basis?

Income: \$ \_\_\_\_\_

Eligibility Level: \_\_\_\_\_

Is the family eligible to receive SCHIP benefits? Yes \_\_\_\_\_ No \_\_\_\_\_

3. Alisa and Ross Vlahakis both work part time. Ross works at a gas station year round. His weekly paycheck lists \$387.65 gross, \$18.46 federal withholding, \$14.79 state withholding, \$29.18 social security, \$11.48 Medicare, and \$313.94 net. Alisa only works during the 11-week summer season at a pizza shop. Her weekly paycheck lists \$352.22 gross, \$15.39 federal withholding, \$11.13 state withholding, \$24.91 social security, \$9.07 Medicare, and \$291.70 net. They have two children, Ariana and Aaron.

Family Size: \_\_\_\_\_

Is income calculated on an annual basis or monthly basis?

Income: \$ \_\_\_\_\_

Eligibility Level: \_\_\_\_\_

Is the family eligible to receive SCHIP benefits? Yes \_\_\_\_ No \_\_\_\_

4. Lisa and Ed Johnson love children. In addition to their three birth children, Jasmine, Brianna, and Michael, they recently adopted a sibling group of four children, Nicholas, Scarlet, Calvin, and Rochelle. In order to manage their large family, Lisa is currently not working at a wage-paying job. Ed works as a supervisor at an auto assembly plant. His regular weekly paycheck is \$1,158.46 gross, \$68.31 federal withholding, \$43.06 state withholding, \$54.81 social security, \$41.03 Medicare, and \$751.25 net.

Family Size: \_\_\_\_\_

Is income calculated on an annual basis or monthly basis?

Income: \$ \_\_\_\_\_

Eligibility Level: \_\_\_\_\_

Is the family eligible to receive SCHIP benefits? Yes \_\_\_\_ No \_\_\_\_

## **Answer Key: Determining Applicant Eligibility**

*Instructions:* Determine the gross income of each family in Problems 1-4. Then, use the SCHIP Income Eligibility Chart to determine whether the family is eligible to receive SCHIP benefits.

1. Belquis Guerrero works full time as a receptionist in an insurance office, and lives with her two children Jorge, age 7, and Luisa, age 5. She receives a weekly paycheck, which lists \$512.36 gross, \$39.17 federal withholding, \$24.11 state withholding, \$43.60 social security, \$18.45 Medicare, and \$387.03 net. Her job is her only source of income, and does not include medical benefits.

Family Size:   3  

Is income calculated on an annual basis or monthly basis?

  annual  

Income:  $\$512.36 \times 52 = \$26,642.72$

Eligibility Level:   \$30,520.00  

Is the family eligible to receive SCHIP benefits? Yes   X   No       

2. Alice and Bob Pincus live with their children, Nadya, Jeff, and Dax. Alice works in a medical testing lab and receives a monthly check of \$3,658.00 gross, \$387.48 federal withholding, \$165.02 state withholding, \$273.24 social security, \$111.38 Medicare, and \$2,220.88 net. Since January 1, Bob has not received any income because he is a full-time student finishing his bachelor's degree.

Family Size:   5  

Is income calculated on an annual basis or monthly basis?

  monthly  

Income:   \$3658.00  

Eligibility Level:   \$3,590.00  

Is the family eligible to receive SCHIP benefits? Yes        No   X

3. Alisa and Ross Vlahakis both work part time. Ross works at a gas station year round. His weekly paycheck lists \$387.65 gross, \$18.46 federal withholding, \$14.79 state withholding, \$29.18 social security, \$11.48 Medicare, and \$313.94 net. Alisa only works during the 11-week summer season at a pizza shop. Her weekly paycheck lists \$352.22 gross, \$15.39 federal withholding, \$11.13 state withholding, \$24.91 social security, \$9.07 Medicare, and \$291.70 net. They have two children, Ariana and Aaron.

Family Size: 4

Is income calculated on an annual basis or monthly basis?

annual

Income: \$  $(387.65 \times 52) + (352.22 \times 11) = \$19,957.80 + \$3,874.42$   
 $= \$23,832.22$

Eligibility Level: \$36,800.00

Is the family eligible to receive SCHIP benefits? Yes X

No       

4. Lisa and Ed Johnson love children. In addition to their three birth children, Jasmine, Brianna, and Michael, they recently adopted a sibling group of four children, Nicholas, Scarlet, Calvin, and Rochelle. In order to manage their large family, Lisa is currently not working at a wage-paying job. Ed works as a supervisor at an auto assembly plant. His regular weekly paycheck is \$1,158.46 gross, \$68.31 federal withholding, \$43.06 state withholding, \$54.81 social security, \$41.03 Medicare, and \$751.25 net.

Family Size: 9

Is income calculated on an annual basis or monthly basis?

annual

Income:  $\$1,158.46 \times 52 = \$60,239.92$

Eligibility Level:  $\$61,920.00 + \$6,280.00 = \$68,200.00$

Is the family eligible to receive SCHIP benefits? Yes X No



## APPENDIX A

### Glossary for Key Vocabulary: Income Eligibility

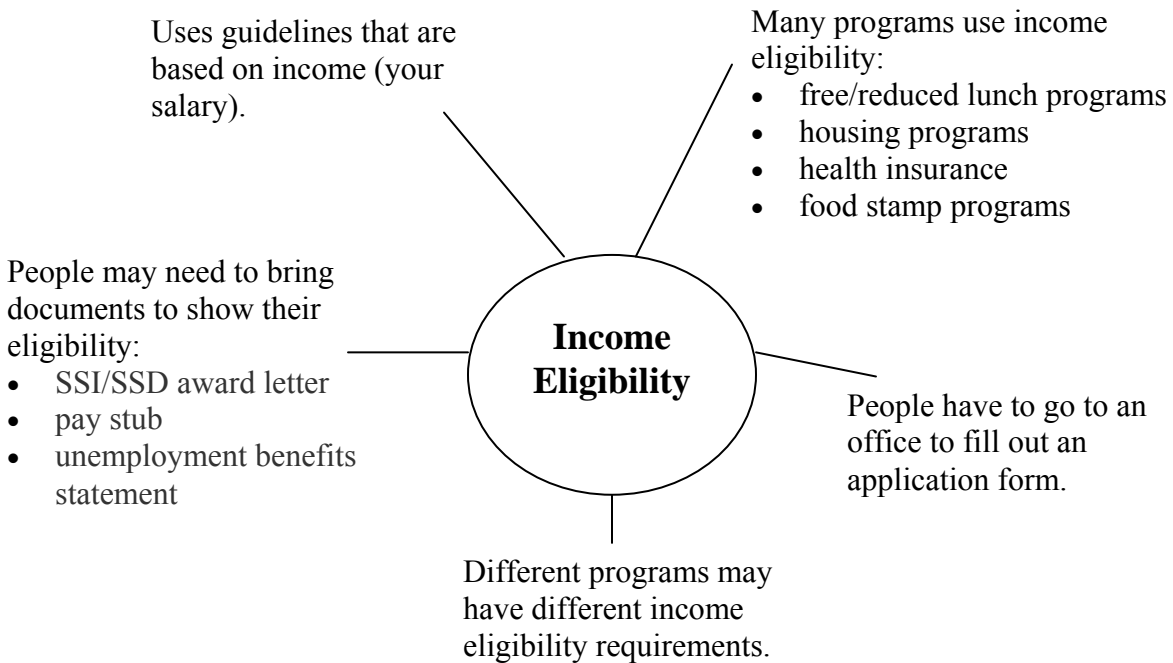
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<b>annual</b>	Every year Gloria’s <b>annual</b> salary is the amount of money she earns in one year.
<b>applicant</b>	A person who completes a form The <b>applicant</b> forgot to fill in her birthday on the insurance application.
<b>benefits</b>	The money or services a person can use as part of an insurance plan John’s <b>benefits</b> include a yearly physical exam.
<b>cell</b>	The space on a chart or table where you can write in words or numbers Please write your address in the <b>cell</b> labeled “residence.”
<b>column</b>	Boxes on a chart or table that are formed by lines that run up and down the page The available health plans are listed in the third <b>column</b> .
<b>documentation</b>	Official papers used for proof You may need <b>documentation</b> for your date of birth.
<b>eligibility</b>	What you must have or be like in order to take part in something Simon’s <b>eligibility</b> for some services depends on his income.
<b>entitled</b>	The right to do something or get something As a full-time worker, Marta is <b>entitled</b> to health benefits.
<b>federal/state withholding</b>	Money taken out of a pay check that will be used for local or national income taxes Ten percent of Lily’s income goes to <b>federal/state withholding</b> taxes.
<b>gross</b>	Total amount Before taxes are taken out, Sam’s <b>gross</b> salary is \$42,000.
<b>income</b>	Money you earn, usually from work or investments Dan was promoted and now receives a higher <b>income</b> .

<b>monthly</b>	Every month You must make a <b>monthly</b> payment for this health insurance coverage.
<b>net</b>	The amount of money in a paycheck after all deductions are taken out To qualify for this program, your <b>net</b> income must be below \$20,000 per year.
<b>percentage</b>	A part of a whole A big <b>percentage</b> of Marie's income goes to child care.
<b>rate</b>	A set number or percentage This program is only for persons whose household income is below the federal poverty <b>rate</b> .
<b>row</b>	The boxes on a table or chart that are formed by lines going across the page. Please print your name on the first <b>row</b> .
<b>verification</b>	Proof The case worker asked Kelly for <b>verification</b> of her residence.

## **APPENDIX B**

### **Sample Semantic Web for “Income Eligibility”**





## Lesson 5: (ABE) Completing Medical History Forms in Health Care Settings

<p><b>Access and Navigation Tasks Addressed in this Lesson</b></p> <ul style="list-style-type: none"> <li>Identifying the various sections of the medical history form and discussing the reasons for each section.</li> <li>Completing a medical history form.</li> </ul> <p><b>Skills Focus</b></p> <ul style="list-style-type: none"> <li>Students will learn vocabulary related to medical history forms.</li> <li>Students will improve their ability to fill out forms and recognize sections of forms.</li> <li>Students will practice making requests for help.</li> </ul> <p><b>ABE/ESOL Level</b></p> <ul style="list-style-type: none"> <li>Intermediate ABE</li> </ul> <p><b>Duration</b></p> <ul style="list-style-type: none"> <li>1 hour 30 minutes</li> </ul> <p><b>Materials</b></p> <ul style="list-style-type: none"> <li>Sample Medical History Form</li> <li>Student Worksheet: Examining a Medical History Form</li> </ul> <p><b>Key Vocabulary</b> confidential physician examination operation hospitalized cardiovascular congenital lesions arteriosclerosis seizures</p>	<p><b>Purpose</b></p> <p>To address students' questions and concerns regarding the difficulties in completing medical history forms. To familiarize students with the various sections on medical history forms and typical vocabulary found on these forms. To provide students with communication skills so they can request help or clarification when they have questions about information on a form.</p> <p><b>Steps</b></p> <ol style="list-style-type: none"> <li><b>Warm up.</b> Begin to brainstorm with students about why medical history forms are important. Ask, <i>What are some of the reasons that medical history forms are important?</i> List all responses on the board. <ul style="list-style-type: none"> <li>Possible responses might include: <ul style="list-style-type: none"> <li><i>The information on the form can help doctors know what I need to do to stay healthy.</i></li> <li><i>Doctors can understand health problems that may be common in my family background.</i></li> <li><i>Doctors can know what medicines I am allergic to.</i></li> </ul> </li> </ul> </li> <li>Explain to the students that people can be confused by medical history forms because they have problems filling them out. Ask, <i>Have you ever had any problems filling out a medical history form?</i> List all responses on the board. <ul style="list-style-type: none"> <li>Possible responses might include: <ul style="list-style-type: none"> <li><i>Vocabulary is too hard. I don't know the medical terms so I don't know what the questions mean.</i></li> <li><i>I sometimes forget to write down information about my family's medical history. When I'm at the doctor's office, I can't remember everything when I fill out the form.</i></li> <li><i>Sometimes I forget how to spell the names of the medicines I take.</i></li> <li><i>There is not enough space to write my answers.</i></li> </ul> </li> </ul> </li> </ol>
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3. Distribute the **Sample Medical History Form**. Ask the students to work in groups of three to four and complete the **Student Worksheet: Examining a Medical History Form**. Tell the students that the purpose of this worksheet is to learn about the many parts of a medical history form.

As the directions indicate, students are to answer the questions about the various sections and rate how easy or difficult it would be for them to fill out this section. Students are also asked to write down a question they have about the section. Some possible questions include: *What is a genetic disease? What does allergic mean? Why do I have to write down how members of my family have died? What should I write down when the form tells me to give the results from my last cholesterol test?*

Information from this activity will familiarize the students with the parts of a medical history form and also will provide the teacher with an idea of those sections that are most difficult for the students. Note that this activity will likely take 30-45 minutes.

4. After the groups have completed the worksheet, ask students to indicate their difficulty ratings for the various sections with a show of hands. For example, ask the students how many think the section labeled “Family History” was **VERY DIFFICULT TO COMPLETE**? Ask this question of each section and record the number of hands. The section with the most responses should be the first section discussed; the section with the next highest show of hands would be the second section discussed, and so on.
5. Discuss the sections that were identified as **VERY DIFFICULT** to complete. The teacher should make sure that (1) the students understand the kind of information being requested in the section; (2) unfamiliar vocabulary is highlighted and defined; and (3) the students are given an opportunity to ask any questions they wrote down in reaction to the section. After the class has reviewed the sections that were rated **VERY DIFFICULT**, be sure to allow time for students to ask any other questions they might have.

**Note to teacher.** Students may raise questions about medical conditions, medicine names, and surgical procedures with which you may not be familiar. Do not feel compelled to familiarize yourself with every single word, particularly the medical conditions, on the form. It is not your job as the teacher to be a medical expert. However, you may wish to keep a good dictionary on hand to look up any difficult terms. If a computer is available in the classroom, use the Medical Library on the WebMD Web site to look up any difficult terms ([http://my.webmd.com/webmd\\_today/home/default.htm](http://my.webmd.com/webmd_today/home/default.htm)).

6. Ask students to complete the form, either individually or in pairs. Explain to students that adults sometimes rely on the help of neighbors, family members, or their adult educators to fill out complex forms and applications. In this way, the pair-work approach to the form-filling task may feel familiar to some of your students. Note also that students may not feel comfortable disclosing personal information in front of

other students. Students should be told that they are free to make up information to practice filling out the form.

7. Brainstorm with students. *You can see that there is a lot of information to write down on a medical history form. Many people have difficulty remembering all this information in their head. What steps could people take so that they are able to complete the form when they go to the doctor's office?* Write down all responses on the board.

Possible responses may include:

- *Write down the names of the medicines you take regularly and bring the list with you to your doctor appointments.*
- *Make sure your doctor's name and phone number are programmed into your cell phone or written in your address book.*
- *Bring your insurance information.*
- *Ask someone in the doctor's office if you don't understand something on the form.*

Ask students to name one strategy they plan on using the next time they fill out a medical history form.

### **Follow-Up Activities**

- A. Writing activity.** Ask students to free write or write a journal entry about their experiences of filling in a medical history form. Most likely students have filled out such a form before. Some possible prompts include: What difficulties have you had filling out this kind of form? Do you feel different after this lesson, after learning some key vocabulary and discussing the parts of the form? What will you do the next time you have to fill out a medical history form to make the task easier? What should doctors and hospitals do to make filling out medical history forms easier?
- B. Creating a personal medical log book or portfolio.** Ask students to create a personal medical log book for themselves and/or their children. To do this you will need to distribute composition or single subject spiral notebooks to each student (if a student is creating more than one log they can use a multi-subject spiral notebook and have each subject represent a member of their family). The students should then create various columns across the page of their notebook. Some of the column headings could be: name of medicine; what doctor prescribed the medicine; when I take the medicine; what I take the medicine for, etc. This log will then help students with important information when they visit the doctor, and they will not have to rely on memory. The students could also have a separate section in their log book that keeps track of their various visits to the doctor. This way the student will have a record that they can refer to when filling out medical history forms.

**ESOL Teaching Tips**

This lesson introduces an extensive list of new vocabulary related to medical areas and hospital departments. Students with experience in health-related professions may have less difficulty understanding the names of different areas of a hospital. Native speakers of Latin-based languages may also recognize names of hospital departments based on cognate relationships (e.g., *immunization* in English, *inmunización* in Spanish), so encourage students to make use of their native language vocabulary knowledge and their bilingual dictionaries. Ask students to explain meanings of new vocabulary in their own words and summarize discussions and main points after the lesson. To help less proficient ESOL students, in particular, you may need to use pictures and illustrations to reinforce the meanings of new words. You may wish to display a poster of the human body to help explain the different kinds of medical services provided in a hospital. Also, for beginning ESOL students, it would be useful to follow this lesson with a lesson on making requests (e.g., *Could you explain to me what this means?*) so that students will be able to practice new hospital vocabulary in meaningful contexts.

**Technology Tips**

If the adult learning center has a Web site, post the journal entries of students' experiences with medical history forms before and after this lesson. This might be a valuable way for students to share their difficulties and coping strategies with other students. This would also be a good way to encourage other teachers to consider making use of this lesson. Students who have created their own personal medical log books and portfolios may want to generate a set of instructions and recommendations to help other students create their own log book or portfolios. These instructions can be featured on the center's Web site.



## **Student Handout: Sample Medical History Form**

Your answers on this form will help your doctor or nurse better understand your medical concerns and conditions. Please skip any question you do not feel comfortable answering. If you cannot remember a specific answer, please give your best estimate. Thank you.

AGE: \_\_\_\_\_

How would you rate your general health?    Excellent     Good     Fair     Poor

**1. PRESENT HEALTH CONCERNS:**

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**2. MEDICATIONS:** This includes prescription and nonprescription medicines, vitamins, home remedies, birth control pills, herbs, etc.

Medication	Dose (e.g. mg/pill)	How many times per day	When started

**3. ALLERGIES or REACTIONS TO MEDICINES:**

---



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**4. When were your most recent IMMUNIZATIONS?**

Hepatitis A _____	Hepatitis B _____	Influenza (Flu Shot) _____	Measles _____	Pneumonia _____
Rubella _____	Tetanus _____	Varicella (Chicken Pox) Shot _____	Illness _____	

**5. When were your most recent HEALTH MAINTENANCE screening tests?**

Test	Date	Results
Cholesterol (Lipid) Screening		
Mammogram		
Pap Smear		
Prostate Cancer Screen		
Stool Test for Blood		

6. PERSONAL MEDICAL HISTORY: Please indicate whether you have or have had any of the following medical problems.

<input type="checkbox"/> Heart Disease <i>specify type:</i> _____	<input type="checkbox"/> Cancer <i>specify type:</i> _____	<input type="checkbox"/> Thyroid Problem <i>specify type:</i> _____
<input type="checkbox"/> Heart Attack	<input type="checkbox"/> Stroke	<input type="checkbox"/> Bleeding/Clotting Problem
<input type="checkbox"/> High Blood Pressure	<input type="checkbox"/> Depression	Other Problems: (specify) _____
<input type="checkbox"/> Diabetes	<input type="checkbox"/> Alcoholism	_____

7. SURGICAL HISTORY: Please list all prior operations (with dates):

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**8. FAMILY HISTORY:** Please indicate the current status of your immediate family members:

		<u>Alive</u>	<u>Deceased</u>	<u>Age (now or at death)</u>	<u>Comments / Cause of Death</u>
Mother:		_____	_____	_____	_____
Father:		_____	_____	_____	_____
Sister(s)	# _____	_____	_____	_____	_____
Brother(s)	# _____	_____	_____	_____	_____
Daughter(s)	# _____	_____	_____	_____	_____
Son(s)	# _____	_____	_____	_____	_____

Please indicate with a check ( ✓ ) family members who have had any of the following conditions:

Medical Condition	Mom	Dad	Sister	Brother	Daughter	Son	Mom's Mom	Mom's Dad	Dad's Mom	Dad's Dad
Alcoholism										
Anemia										
Arthritis										
Asthma										
Autoimmune Disorder										
Birth Defects										
Bleeding Problem										
Cancer, Breast										
Cancer, Colon										
Cancer, Melanoma										
Cancer, Ovary										
Cancer, Prostate										
Depression										
Diabetes, Type 1 (childhood onset)										
Diabetes, Type 2 (adult onset)										
Eczema										
Epilepsy (seizure disorder)										
Food Allergies										
Other Genetic Diseases										
Hay Fever										
Hearing Problems										
Heart Attack										
High Cholesterol										
High Blood Pressure										
Immunosuppressive Disorders										
Kidney Disease										
Stroke										
Substance Abuse										
Thyroid Disorders										
Smoking										
Tuberculosis										
Other:										

<p><b>9. SOCIAL HISTORY: Substance Use and Sexuality</b></p> <p><u><b>Tobacco Use</b></u>                  Cigarettes:  <input type="checkbox"/> Never  <input type="checkbox"/> Quit: Date _____  <input type="checkbox"/> Current Smoker:                  Packs/day _____ # of years _____</p> <p>Other Tobacco:  <input type="checkbox"/> Pipe <input type="checkbox"/> Cigar <input type="checkbox"/> Snuff <input type="checkbox"/> Chew                  Are you interested in quitting? <input type="checkbox"/> No <input type="checkbox"/> Yes</p> <p><u><b>Alcohol Use</b></u>                  Do you drink alcohol?  <input type="checkbox"/> No <input type="checkbox"/> Yes: # drinks/wk _____                  Is alcohol use a concern for you?  <input type="checkbox"/> No <input type="checkbox"/> Yes</p> <p><u><b>Drug Use</b></u>                  Do you use any recreational drugs?  <input type="checkbox"/> No <input type="checkbox"/> Yes                  Have you ever used needles?  <input type="checkbox"/> No <input type="checkbox"/> Yes</p> <p><u><b>Sexual Activity</b></u>                  Are you sexually active?  <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not currently                  Birth control method : _____  <input type="checkbox"/> None needed</p> <p>Are you interested in being screened for sexually transmitted diseases?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><b>10. OTHER CONCERNS</b></p> <p><u><b>Caffeine Intake</b></u>  <input type="checkbox"/> None  <input type="checkbox"/> Coffee/Tea: _____ cups/day  <input type="checkbox"/> Sodas: _____ /day</p> <p><u><b>Weight</b></u>                  Are you satisfied with your current weight?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><u><b>Diet</b></u>                  How would you rate your current diet?  <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor                  Do you take vitamin supplements? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><u><b>Exercise</b></u>                  Do you exercise regularly? <input type="checkbox"/> Yes <input type="checkbox"/> No                  What kind of exercise? _____                  How long (minutes)? _____ How often? _____                  If you do not exercise, why not? _____</p> <p><u><b>Safety</b></u>                  Do you use seatbelts consistently? <input type="checkbox"/> Yes <input type="checkbox"/> No                  Is violence at home a concern for you? <input type="checkbox"/> Yes <input type="checkbox"/> No                  Do you use a bike helmet? <input type="checkbox"/> Yes <input type="checkbox"/> No                  Do you have a gun in your home? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
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### 11. SOCIOECONOMICS

Occupation: \_\_\_\_\_

Employer: \_\_\_\_\_

Years of Education / Highest Degree: \_\_\_\_\_

Marital Status:  S  M  D  W  Other : \_\_\_\_\_

Spouse / Partner's Name: \_\_\_\_\_

Number of children/ages: \_\_\_\_\_

Who lives at home with you?

\_\_\_\_\_

**12. REVIEW OF SYMPTOMS:** Please check (  ) any current problems you have on the list below:

\_\_\_\_\_ Fevers/chills/sweats

\_\_\_\_\_ Unexplained weight  
loss/gain

\_\_\_\_\_ Change in  
energy/weakness

\_\_\_\_\_ Excessive thirst or urination

\_\_\_\_\_ Blood in bowel movement

\_\_\_\_\_ Nausea/vomiting/diarrhea

\_\_\_\_\_ Change in vision

\_\_\_\_\_ Difficult hearing/ringing in  
ears

\_\_\_\_\_ Problems with teeth/gums

\_\_\_\_\_ Hay fever/allergies

\_\_\_\_\_ Rash/mole change

\_\_\_\_\_ Headaches

\_\_\_\_\_ Chest pain/discomfort

\_\_\_\_\_ Palpitations

\_\_\_\_\_ Cough/wheeze

\_\_\_\_\_ Difficulty breathing

\_\_\_\_\_ Problems with sleep

\_\_\_\_\_ Other:



## **Student Worksheet: Examining A Medical History Form**

*Instructions:* Look at the different sections on the Sample Medical History Form and complete the worksheet.

1. **Rate each section.** How easy do you think the section is to fill out? 1=Very easy, 2=Somewhat easy, 3=Somewhat difficult, 4=Very difficult
  
2. **Write down any questions you have about the section.** For example, you may have questions about:
  - What information you should write in the section. You can write, *What information should I write here?*
  - Difficult vocabulary in the section. *What does “coronary” mean?*
  - Anything! All questions are good questions!

Section on the Medical History Form	1 very easy	2 somewhat easy	3 somewhat difficult	4 very difficult	My questions about this section
1. Present Health Concerns					
2. Medications					
3. Allergies or reactions to medications					
4. Immunizations					

Section on the medical history form	1 very easy	2 somewhat easy	3 somewhat difficult	4 very difficult	My questions about this section
5. Health maintenance					
6. Personal medical history					
7. Surgical history					
8. Family history					
9. Social History					
10. Other concerns					



Section on the Medical History Form	1 very easy	2 somewhat easy	3 somewhat difficult	4 very difficult	My questions about this section
11. Socioeconomics					
12. Review of symptoms					



## Lesson 6: (ABE) Filing a Complaint with OSHA

### Access and Navigation Tasks

#### Addressed in this Lesson

- Understanding the role of the Occupational Safety and Health Administration (OSHA)
- Obtaining and filling out complaint forms
- Exercising legal rights as an employee

### Skills Focus

- Students will learn how to fill out an OSHA Complaint Form.
- Students will learn vocabulary related to occupational hazards.

### ABE/ESOL Level

- Intermediate ABE

### Duration

- 1 hour 30 minutes

### Materials

- Glossary for Key Vocabulary (see Appendix A)
- Sample OSHA Complaint Form, OSHA Job Safety and Health Fact Sheet, and the OSHA Whistleblower Protections-General Fact Sheet (see Appendix B)
- Telephone Books
- Highlighters
- Markers
- Blackboard or Flip Chart

### Key Vocabulary and Expressions

alleged	occupational
complainant	symptom
complaint	violation
confidentiality	
exposure	
hazard	
imminent danger	

### Purpose

To familiarize students with the process of filing an occupational hazard complaint form with the Occupational Safety and Health Administration (OSHA). To understand the rights of an employee who files a complaint with OSHA.

### Steps

1. **Teacher Preparation.** Familiarize yourself with the background information about OSHA and the terms in the **Glossary for Key Vocabulary** (see Appendix A).
  - Read the **OSHA Complaint Form**, the **OSHA Job Safety and Health Fact Sheet** and the **OSHA Whistleblower Protections-General Fact Sheet** (see Appendix B) that accompany this lesson.
  - Write out terms from the glossary and the *Questions to describe a workplace hazard* on a flipchart or on the board.
  - Make copies of the **OSHA Complaint Form**, the **OSHA Job Safety and Health Fact Sheet**, and the **Glossary for Key Vocabulary** for the students.
  - If you plan on doing the follow-up activity on the rights of complainants, also make copies of the **OSHA Whistleblower Protections-General Fact Sheet**.
2. **Warm-up.** Ask students, *What are common hazards in your workplace? What steps are usually taken to correct these hazards? How are you protected from these hazards? Have you (or someone you know) had a bad experience with hazards in the workplace? Are there ways you think your workplace could be made safer? How?*

Encourage students to share stories from personal experience or the experiences of family members or friends. Possible workplace hazards might include dangerous machinery, intense heat or noise, chemical sprays, extreme stress, or long hours spent in front of a computer.

3. After students have run out of ideas, ask them to organize their responses under the following categories:
  - Safety Hazards: hazards that involve equipment and machines
  - Biological Hazards: hazards that involve contact with bacteria, viruses, insects, plants, birds, animals, and humans
  - Physical Hazards: hazards that may harm your physical safety, such as extreme cold
  - Emotional Hazards: hazards that may harm your mental well-being, such as stress

These categories may prompt students to add more examples.

4. In this Warm-up discussion and activity, some points to highlight about workplace hazards include:
  - Workplace hazards are situations or things in a workplace that may harm people's health or safety or may cause damage to the workplace. Some students may confuse hazards with the illnesses they cause. In other words, students might list "getting burned in the kitchen" as a hazard when the actual hazard is the hot stove or hot piece of equipment the employee is exposed to on a daily basis. Also, students might think that a particular action that a person is doing when an injury occurs is a hazard. For example, students might say, "I fell while painting so painting is a hazard," when the actual hazard is painting from a height and not the action of painting itself. These distinctions are important so that the students can be as precise as possible on their complaint forms.
  - Some hazards can cause immediate harm, such as when someone is burned by a hot machine. Some hazards do not cause harm until later in life, such as when a person develops lung cancer from working with asbestos for many years. All hazards are serious, whether their effects are immediate or are not yet seen.
  - Some hazards can cause injuries that last a short time, such as a cut from a knife. Other hazards, however, can result in permanent injuries, such as losing an arm when operating a machine.
5. Write *Occupational Safety and Health Administration (OSHA)* on the board. Ask if anyone is already familiar with OSHA, or with a similar organization in his or her country of origin, and ask them to share what they know with the class. Using students' and teacher's knowledge, be sure to cover the following points about OSHA:

- Definition and purpose of OSHA (*Tip:* Find the local regional office in the government pages of the phone book)
- Worker rights and responsibilities
- The complaint process

After the students have pooled their knowledge of OSHA, distribute the **OSHA Job Safety and Health Fact Sheet** and explain to students that this is a resource sheet. This sheet is not written with ABE/ESOL students in mind so it may contain unfamiliar vocabulary.

6. Display the list of vocabulary words from the **Glossary for Key Vocabulary** (see Appendix A) either on a flipchart or on the blackboard. Depending on the skill level of your class, you may wish to ask students to study the words individually or as a class. Particularly for ESOL students, it will be important to pronounce the words for the students. Distribute the **Sample OSHA Complaint Form** to each student. Ask them to locate and underline the words from the glossary on the form. (If time permits, ask the students to look for these words on the **OSHA Job Safety and Health Fact Sheet** as well.) Organize the class into pairs and ask the students to check their understanding of the words by looking them up in the **Glossary for Key Vocabulary** or in a dictionary. If students keep vocabulary notebooks or journals, be sure that they record any new words and definitions. You may also wish to ask students to work in pairs, small groups, or as a class to construct original sentences using each of these words.

*Note to teacher:* Please note that although the key word “confidentiality” does not actually appear on the OSHA form, the concept is represented in the option to withhold name from employer. You may wish to indicate this to the students by saying, *The word “confidentiality” is not written on this form, but there are phrases that relate to the meaning of confidentiality. Try and find these phrases.*

7. Ask the class to find the section on the OSHA complaint form which asks for a description of the workplace hazard. Together, as a class, create a “hazard description.” The hazard may be real or fictitious. The following list of questions may help students to create this description. Some or all of these questions may be written on the board or on a flipchart for students to use in class, or the complete list may be typed up and distributed to students as a handout for later reference. Explain that answers to these questions are the kind of information that should be included on a complaint form:

**Questions to describe a workplace hazard:**

- (1) How many employees work at the site?
- (2) How many are exposed to the hazard?
- (3) How and when are workers exposed? For how long are they exposed?
- (4) What type of work is done in the unsafe area?
- (5) What type of equipment is used? Is it in good condition?
- (6) What materials or chemicals are used?

- (7) Have employees received training about the hazardous conditions?
- (8) What jobs or tasks do employees do under the hazardous conditions?
- (9) How long has this been a problem?
- (10) Has the management tried to fix the problem?
- (11) Does the management require employees to wear protective equipment?
- (12) Do the employees wear protective equipment?
- (13) Has anyone been injured or gotten sick because of this problem?

**Teaching tip.** You may wish to ask for a volunteer to illustrate the hazard description as the students respond to the various questions. This tip will be particularly useful for working with ESOL students who may need a visual prompt to reinforce their comprehension of a written hazard description.

8. Go through the complaint form as a class, proceeding section by section (either the teacher or the students can read headings). For each section, have students work in pairs to fill out as much of the section as they can, coming together as a class to share responses before proceeding to the next section.
9. **Wrap-up.** After students have had an opportunity to complete the **Sample OSHA Complaint Form**, ask them, *How confident do you feel in your ability to file an OSHA complaint form? Do you feel completely confident, somewhat confident, or not confident at all?* Based on the students' responses, you may wish to review the OSHA form and the filing process to make sure students understand the procedure for filing a complaint. Give students the opportunity to share how they may be planning to take action based on the information they learned about workplace hazards.

## Follow-up Activities

**A. Explore the rights of “whistleblowers.”** Explain that some employees may be afraid to file a form because they are afraid they will be punished or they will lose their job. Point out to students that, on the OSHA Complaint Form, a complainant can choose not to reveal his or her name to the employer. In addition, any employee who files an OSHA complaint form has certain rights. Students can work in groups of three to four and research the rights of whistleblowers. A key OSHA fact sheet is the **Whistleblower Protections-General Fact Sheet** (which you may wish to distribute. Assign different tasks to each group:

- (1) Pick one section on the Fact Sheet and read it with your group. Be able to summarize the information and present this information to the class. The sections on this Fact Sheet will address such issues as an employee's right to refuse to work.
- (2) Find out the origin of the word “whistleblower.” If students need help, suggest going to the **Wordorigins** Web site at <http://www.wordorigins.org/>.

- (3) Write a short play which tells the story of an employee who notices a serious workplace hazard and wants to file a complaint form but is worried about getting fired.

**B. Make a flowchart.** As a class, create a flowchart for the steps involved in filing a complaint with OSHA. Use one piece of paper per step and tape it up on a wall or blackboard.

For example:

- *Step 1.* Locate the local regional OSHA office in the phone book or on the poster displayed at the worksite.
- *Step 2.* Call the OSHA regional office to discuss complaint and/or to request complaint form.
- *Step 3.* Talk to other workers about the situation. Find out what symptoms and injuries workers are experiencing.
- *Step 4.* Create hazard description.
- *Step 5.* Report hazard to supervisor.
- *Step 6.* File complaint.

**C. Writing activity.** Ask students to write a memo to a supervisor calling his or her attention to a workplace hazard. The hazard may be real or fictitious.

## ESOL Teaching Tips

This lesson will likely contain many new vocabulary words for ESOL students. When working with ESOL students, it will be especially useful to use photographs of safety hazards, safety posters, or brochures while discussing workplace hazards. The OSHA Web site features various posters and brochures that can be downloaded for free. You may want to spend extra time defining the word *hazard* as this may be a new word for students. Create a semantic web with the students. Ask students to brainstorm words that are related to the word *hazard*. All words are written on the blackboard in the order they are shared. The teacher may add words that need to be learned. Words are defined and discussed during this brainstorm session. After the students run out of ideas, ask them to put the words into categories and label the categories. This step can be done as a class, in small groups or pairs, or individually. Students generate maps for the word and the related categories.

## Technology Tips

Note that OSHA complaints can be filed on-line at the **OSHA Online Complaint Form** (<http://www.osha.gov/pls/osha7/eComplaintForm.html>). You may wish to show your students the on-line form so they can see how the information on the paper form is formatted in the on-line version. Students can practice typing information into the various fields. However, do not tell the students to hit SEND unless the complaint is a genuine one. Hitting SEND will submit the form to OSHA!

**Acknowledgements**

The OSHA Complaint Form, Job Safety and Health Sheet, and Whistleblower Protections – General Fact Sheet were provided by the U.S. Department of Labor, Occupational Safety and Health Administration (OSHA). Available at <http://www.osha.gov> .

- The warm-up questions were adapted from “Safety in the Electronics Plant” in Nina Wallerstein’s (1983) *Language and Culture in Conflict: Problem-posing in the ESOL Classroom* published by Prentice-Hall (1983).



## **APPENDIX A**

### **Glossary for Key Vocabulary: Filing a Complaint Form**

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<b>alleged</b>	Stated as a fact but without proof Susan had heard about some <b>alleged</b> hazards at her work but was not sure whether to believe them.
<b>complaint</b>	A formal charge against a person or organization The Occupational Safety and Health Act (OSHA) gives workers the right to file a <b>complaint</b> about workplace safety and health hazards.
<b>complainant</b>	A person who files a complaint The <b>complainant</b> reported that she was having bad headaches because of the fumes at her worksite.
<b>confidential</b>	Secret, private If you do not want your employer to know who filed the complaint, OSHA will keep your name <b>confidential</b> .
<b>expose</b>	To leave something unprotected The workers are told to wear gloves so that they do not expose their hands to chemicals.
<b>hazard</b>	A risk or danger Very loud noise is a <b>hazard</b> to your hearing.
<b>imminent</b>	Likely to happen right away or very soon If your job places you in <b>imminent</b> danger, you have the right to refuse to work.
<b>occupational</b>	Relating to a person's job or trade An <b>occupational</b> hazard is a risk or danger that an employee may experience on the job.
<b>symptom</b>	A feeling or physical sign that may be due to an illness or injury Grace's constant headaches were a <b>symptom</b> that she had breathed dangerous chemicals.
<b>violation</b>	Breaking of a law or policy If my employer commits a <b>violation</b> of worker safety standards, I have the right to file a complaint about it.



## **APPENDIX B**

### **OSHA Forms and Fact Sheets**

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The three OSHA forms included with this sample lesson (Sample OSHA Complaint Form, OSHA Job Safety and Health Fact Sheet, and OSHA Whistleblower Protections-General Fact Sheet) are available on the OSHA Web site at <http://www.osha.gov/as/opa/worker/index.html>.

Also, note that information about OSHA is available in Spanish on the Web. OSHA published a booklet in Spanish titled *Todo Sobre La OSHA -- All About OSHA*. This booklet is meant to help Spanish-speaking employees understand more about safety and health in the workplace and is available at: <http://www.osha.gov/as/opa/spanish/index.html>.

The following forms are included with this lesson:

1. **OSHA Complaint Form (2 pages)**  
from the OSHA Web site: <http://www.osha.gov/oshforms/osha7.pdf>
  
2. **OSHA Job Safety and Health Fact Sheet (2 pages)**  
from the OSHA Web site:  
[http://www.osha.gov/OshDoc/data\\_General\\_Facts/jobsafetyandhealth-factsheet.pdf](http://www.osha.gov/OshDoc/data_General_Facts/jobsafetyandhealth-factsheet.pdf)
  
3. **OSHA Whistleblower Protections-General Fact Sheet (2 pages)**  
from the OSHA Web site:  
[http://www.osha.gov/OshDoc/data\\_WhistleblowerFacts/whistleblower-protections-general.pdf](http://www.osha.gov/OshDoc/data_WhistleblowerFacts/whistleblower-protections-general.pdf)



## Notice of Alleged Safety or Health Hazards

### For the General Public:

This form is provided for the assistance of any complainant and is not intended to constitute the exclusive means by which a complaint may be registered with the U.S. Department of Labor.

Sec 8(f)(1) of the Williams-Steiger Occupational Safety and Health Act, 29 U.S.C. 651, provides as follows: Any employees or representative of employees who believe that a violation of a safety or health standard exists that threatens physical harm, or that an imminent danger exists, may request an inspection by giving notice to the Secretary or his authorized representative of such violation or danger. Any such notice shall be reduced to writing, shall set forth with reasonable particularity the grounds for the notice, and shall be signed by the employee or representative of employees, and a copy shall be provided the employer or his agent no later than at the time of inspection, except that, upon request of the person giving such notice, his name and the names of individual employees referred to therein shall not appear in such copy or on any record published, released, or made available pursuant to subsection (g) of this section. If upon receipt of such notification the Secretary determines there are reasonable grounds to believe that such violation or danger exists, he shall make a special inspection in accordance with the provisions of this section as soon as practicable to determine if such violation or danger exists. If the Secretary determines there are no reasonable grounds to believe that a violation or danger exists, he shall notify the employees or representative of the employees in writing of such determination.

NOTE: Section 11(c) of the Act provides explicit protection for employees exercising their rights, including making safety and health complaints.

### For Federal Employees:

This report format is provided to assist Federal employees or authorized representatives in registering a report of unsafe or unhealthful working conditions with the U.S. Department of Labor.

The Secretary of Labor may conduct unannounced inspection of agency workplaces when deemed necessary if an agency does not have occupational safety and health committees established in accordance with Subpart F, 29 CFR 1960; or in response to the reports of unsafe or unhealthful working conditions upon request of such agency committees under Sec. 1-3, Executive Order 12196; or in the case of a report of imminent danger when such a committee has not responded to the report as required in Sec. 1-201(h).

## INSTRUCTIONS:

Open the form and complete the front page as accurately and completely as possible. Describe each hazard you think exists in as much detail as you can. If the hazards described in your complaint are not all in the same area, please identify where each hazard can be found at the worksite. If there is any particular evidence that supports your suspicion that a hazard exists (for instance, a recent accident or physical symptoms of employees at your site) include the information in your description. If you need more space than is provided on the form, continue on any other sheet of paper.

After you have completed the form, return it to your local OSHA office.

NOTE: It is unlawful to make any false statement, representation or certification in any document filed pursuant to the Occupational Safety and Health Act of 1970. Violations can be punished by a fine of not more than \$10,000. or by imprisonment of not more than six months, or by both. (Section 17(g))

Public reporting burden for this voluntary collection of information is estimated to vary from 15 to 25 minutes per response with an average of 17 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. An Agency may not conduct or sponsor, and persons are not required to respond to the collection of information unless it displays a valid OMB Control Number. Send comment regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to the Directorate of Enforcement Programs, Department of Labor, Room N-3119, 200 Constitution Ave., NW, Washington, DC; 20210.

*OMB Approval# 1218-0064; Expires: 12-31-2004*

Do not send the completed form to this Office.





# OSHA FACT Sheet

## Job Safety and Health

### Why should everyone be concerned about job safety and health?

Each year, approximately 6,000 employees in this country die from workplace injuries while another 50,000 die from illnesses caused by exposure to workplace hazards. In addition, 6 million workers suffer non-fatal workplace injuries at an annual cost to U.S. businesses of more than \$125 billion.

Effective job safety and health add value to the workplace and help reduce worker injuries and illnesses.

### How does OSHA contribute to job safety and health?

Congress passed the *Occupational Safety and Health Act of 1970, (OSH Act)*, “to assure so far as possible every working man and woman in the Nation safe and healthful working conditions and to preserve our human resources.” *Title 29 of the Code of Federal Regulations (CFR), Parts 1902-1990*, contains OSHA regulations and standards.

Some states have enacted occupational safety and health laws and operate federally approved state plans. Such states adopt and enforce state standards and regulations that are at least as effective as those enacted under federal law.

### Are all employees covered by the OSH Act?

The *OSH Act* covers all employees except workers who are self-employed and public employees in state and local governments.

In states with OSHA-approved state plans, public employees in state and local governments are covered by their state’s OSHA-approved plan. Federal employees are covered under the *OSH Act’s* federal employee occupational safety and health programs, see *29 CFR Part 1960*. United States Postal Service employees, however, are subject to the same *OSH Act* coverage provisions as are private sector employers.

The *OSH Act* does not apply to particular working conditions addressed by regulations or standards affecting occupational safety or health that are issued by federal agencies, other than OSHA, or by a state atomic energy agency. Other federal agencies that have issued requirements affecting job safety or health include the Mine Safety and Health Administration and some agencies of the Department of Transportation.

### What are your responsibilities as an employer?

If you are an employer covered by the *OSH Act*, you must provide your employees with jobs and a place of employment free from recognized hazards that are causing, or are likely to cause, death or serious physical harm. Among other actions, you must also comply with the OSHA statutory requirements, standards, and regulations that, in part, require you to do the following:

- Provide well-maintained tools and equipment, including appropriate personal protective equipment;
- Provide medical examinations;
- Provide training required by OSHA standards;
- Report to OSHA within 8 hours accidents that result in fatalities;
- Report to OSHA within 8 hours accidents that result in the hospitalization of three or more employees;
- Keep records of work-related accidents, injuries, illnesses—and their causes—and post annual summaries for the required period of time. A number of specific industries in the retail, service, finance, insurance, and real estate sectors that are classified as low-hazard are exempt from most requirements of the regulation, as are small businesses with 10 or fewer employees (see *29 CFR Part 1904*);
- Post prominently the OSHA poster (OSHA 3165) informing employees of their rights and responsibilities;
- Provide employees access to their medical and exposure records;
- Do not discriminate against employees who exercise their rights under the *OSH Act*;
- Post OSHA citations and abatement verification notices at or near the worksite;
- Abate cited violations within the prescribed period; and
- Respond to survey requests for data from the Bureau of Labor Statistics, OSHA, or a designee of either agency.

### What are your rights as an employer?

When working with OSHA, you may do the following:

- Request identification from OSHA compliance officers;
- Request an inspection warrant;

- Be advised by compliance officers of the reason for an inspection;
  - Have an opening and closing conference with compliance officers;
  - Accompany compliance officers on inspections;
  - Request an informal conference after an inspection;
  - File a Notice of Contest to citations, proposed penalties, or both;
  - Apply for a variance from a standard's requirements under certain circumstances;
  - Be assured of the confidentiality of trade secrets; and
  - Submit a written request to the National Institute for Occupational Safety and Health for information on potentially toxic substances in your workplace.
- Have your employee representative accompany the OSHA compliance officer on inspections;
  - Observe any monitoring or measuring of toxic substances or harmful physical agents and review any related monitoring or medical records;
  - Review at a reasonable time the *Log of Work-Related Injuries and Illnesses* (OSHA 300) if your employer is required to maintain it;
  - Request a closing discussion following an inspection;
  - Object to the abatement period set in a citation issued to your employer; and
  - Seek safe and healthful working conditions without your employer retaliating against you.

## What are your responsibilities as an employee?

To help prevent exposure to workplace safety and health hazards, you must comply with all OSHA requirements that apply to your actions and conduct.

## What are your rights as an employee?

In your associations with OSHA and your employer, you have the right, among other actions, to do the following:

- Review employer-provided OSHA standards, regulations and requirements;
  - Request information from your employer on emergency procedures;
  - Receive adequate safety and health training when required by OSHA standards related to toxic substances and any such procedures set forth in any emergency action plan required by an OSHA standard;
  - Ask the OSHA Area Director to investigate hazardous conditions or violations of standards in your workplace;
  - Have your name withheld from your employer if you file a complaint with OSHA;
  - Be advised of OSHA actions regarding your complaint, and have an informal review of any decision not to inspect or to issue a citation;
- For one free copy of OSHA publications, send a self-addressed mailing label to OSHA Publications Office, P.O. Box 37535, Washington, DC 20013-7535; or send a request to our fax at (202) 693-2498, or call us at (202) 693-1888.
  - To order OSHA publications online at [www.osha.gov](http://www.osha.gov), go to **Publications** and follow the instructions for ordering.
  - To file a complaint by phone, report an emergency, or get OSHA advice, assistance, or products, contact your nearest OSHA office under the "U.S. Department of Labor" listing in your phone book, or call toll-free at **(800) 321-OSHA (6742)**. The teletypewriter (TTY) number is (877) 889-5627.
  - To file a complaint online or obtain more information on OSHA federal and state programs, visit OSHA's website.

This is one in a series of informational fact sheets highlighting OSHA programs, policies, or standards. It does not impose any new compliance requirements. For a comprehensive list of compliance requirements of OSHA standards or regulations, refer to *Title 29 of the Code of Federal Regulations*. This information will be made available to sensory-impaired individuals upon request. The voice phone is (202) 693-1999. See also OSHA's website at [www.osha.gov](http://www.osha.gov).





# OSHA FACT Sheet

## What are my rights as a whistleblower?

You may file a complaint with OSHA if your employer discriminates against you because you are involved in legally protected safety and health activities or report any of the following:

- Environmental concerns.
- Potential securities fraud.
- Violations of Department of Transportation rules and regulations pertaining to commercial motor carriers.
- Violations of Federal Aviation Administration rules and regulations.
- Violations of Nuclear Regulatory Commission rules and regulations.

You may file a complaint with OSHA if your employer discriminates against you because you are involved in protected safety or health concerns; you report protected environmental concerns or safety concerns involving the trucking, nuclear power, airline or pipeline industries; or you report potential securities fraud. Specific whistleblower provisions in different laws vary.

## What laws with whistleblower protections does OSHA enforce?

OSHA administers the whistleblower provisions of the following laws. Note that complaints must be reported to OSHA within set time periods following the alleged discrimination as prescribed by each law listed below.

- *Asbestos Hazard Emergency Response Act* (90 days)
- *Clean Air Act* (30 days)
- *Comprehensive Environmental Response, Compensation and Liability Act* (30 days)
- *Energy Reorganization Act* (180 days)
- *Federal Water Pollution Control Act* (30 days)
- *International Safety Container Act* (60 days)
- *Pipeline Safety Improvement Act* (180 days)
- *Occupational Safety & Health Act (OSH Act)* (30 days)
- *Safe Drinking Water Act* (30 days)
- *Sarbanes-Oxley Act* (90 days)
- *Solid Waste Disposal Act* (30 days)
- *Surface Transportation Assistance Act (STAA)* (180 days)
- *Toxic Substances Control Act* (30 days)
- *Wendell H. Ford Aviation Investment and Reform Act* (90 days)

## What discriminatory actions do the whistleblower provisions prohibit?

Employer retaliation against employees who exercise their legal rights is prohibited. Such discrimination may include the following actions:

- Assigning to undesirable shifts
- Blacklisting
- Damaging financial credit
- Demoting
- Denying overtime or promotion
- Disallowing benefits
- Disciplining
- Evicting from company housing
- Failing to hire or rehire
- Firing or laying off
- Intimidating
- Transferring
- Reassigning work
- Reducing pay or hours

## How do I file a complaint?

If you believe your employer discriminated against you because you exercised your legal rights as an employee, contact your local OSHA office *as soon as possible* because you must file your complaint within the legal time limits. You can telephone, or fax, or mail your complaint to the OSHA office listed on the OSHA website at [www.osha.gov](http://www.osha.gov). OSHA conducts an in-depth interview with each complainant to determine the need for an investigation. If evidence supports the worker's claim of discrimination, OSHA will ask the employer to restore the worker's job, earnings, and benefits.

If only safety or health issues under the *OSH Act* are involved, you also can file a complaint with your state if your state operates an OSHA-approved state plan, and the state will investigate your allegation. In addition, state and local government workers in these states (and states with public-employee-only state plans) may file complaints with the state. For details, see <http://www.osha.gov/fso/osp/index.html>.

## Does the OSH Act protect me if I refuse to work?

You should be careful when exercising your limited right to refuse to do a job because conditions are hazardous. You only have legal protection under the *OSH Act* when **all** of the following apply:

- You must believe you face death or serious injury. And the situation must be so clearly hazardous that a reasonable person would agree with your view that the hazard might cause death or serious injury.
- The situation must be so urgent that you don't have time to eliminate the danger through regulatory channels.
- You must have tried, without success, to get your employer to correct the dangerous condition.

Even though your union contract or state law may give the right to refuse work, OSHA cannot enforce your contract or state law. Other laws with whistleblower protection also may protect your refusal to work for safety, health, or other reasons. Regardless of the unsafe condition, the employee should *never* walk off the job. For details see <http://www.osha.gov/as/opa/worker/refuse.html>.

## Do I have any protection if I work in the transportation industry?

Drivers of buses and freight trucks involved in the safe operation of commercial motor vehicles are protected against discriminatory actions by their employers if the following apply:

- The commercial motor vehicle has a gross vehicle weight rating of more than 10,001 pounds.
- The vehicle is designed to carry ten or more passengers, including the driver.
- The employee refuses to violate, or reports violations of, Department of Transportation motor carrier safety regulations.

Workers involved in international shipping who report unsafe shipping containers are also protected. Employees of air carriers, their contractors or subcontractors, who raise safety concerns or violations of FAA rules and regulations may also have discrimination protection. In addition, employers, owners, and operators of pipelines, their contractors and subcontractors, who report violations of pipeline safety rules and regulations may also be protected against discriminatory actions.

## Do I have any protection if I voice environmental concerns?

Yes, a number of laws protect workers who report violations of environmental laws related to drinking water and water pollution, toxic substances, solid waste disposal, air quality and air pollution, asbestos in schools, and hazardous waste disposal sites. The Energy Reorganization Act protects workers in the nuclear power industry who raise safety concerns.

## Do I have any protection if I report that my employer has engaged in corporate fraud?

Employees who work for publicly traded companies are protected from discriminatory acts by their

employers, or any officer, employee, contractor, subcontractor or agent of the company because they provided information, caused information to be provided, or assisted in an investigation by a federal regulatory or law enforcement agency, a Member or committee of Congress or an employee's supervisor, or filed, caused to be filed, participated in or assisted in a proceeding, relating to an alleged violation of mail fraud, wire fraud, bank fraud, or securities fraud; violating Securities and Exchange Commission (SEC) rules or regulations or federal laws relating to fraud against shareholders.

## How can I get more information on safety and health?

For more information on whistleblower statutes, please visit the Department of Labor website at <http://0-www.oalj.dol.gov.library.csuhayward.edu/libwhist.htm>. Or go to [www.osha.gov](http://www.osha.gov), click on **W** in the site index, then click on **Whistleblowers**. In addition, OSHA has various publications, standards, technical assistance, and compliance tools to help you, and offers extensive assistance through workplace consultation, voluntary protection programs, grants, strategic partnerships, state plans, training, and education. OSHA's *Safety and Health Program Management Guidelines* (*Federal Register* 54:3904-3916, January 26, 1989) detail elements critical to the development of a successful safety and health management system. This and other information are available on OSHA's website.

- For one free copy of OSHA publications, send a self-addressed mailing label to OSHA Publications Office, 200 Constitution Avenue N.W., N-3101, Washington, DC 20210; or send a request to our fax at (202) 693-2498, or call us toll-free at (800) 321-OSHA.
- To order OSHA publications online, go to [www.osha.gov](http://www.osha.gov), find **Newsroom** in the side bar on the right, click on **Publications**, and follow the instructions for ordering.
- To file a complaint by phone, report an emergency, or get OSHA advice, assistance, or products, visit us at [www.osha.gov](http://www.osha.gov), or contact your nearest OSHA office, or call toll-free at **(800) 321-OSHA (6742)**. The teletypewriter (TTY) number is (877) 889-5627.
- To file a complaint online or obtain more information on OSHA federal and state programs, visit OSHA's website.

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## Lesson 7: (ABE) The “Logic” of Hospitals

### Access and Navigation Tasks

#### Addressed in this Lesson

- Getting around a hospital
- Identifying names for departments and areas within a hospital

#### Skills Focus

- Students will increase their vocabulary of terms used to talk about hospital departments

#### ABE/ESOL Level

- Beginning to intermediate ABE

#### Duration

- 1 hour 30 minutes

#### Materials

- Hospital Floor Plan and Map (see Appendix A)
- Poster paper or whiteboard
- Markers

#### Key Vocabulary and Expressions

ambulatory care  
 cardiology  
 emergency care (emergency room)  
 emergency medicine  
 gerontology  
 inpatient  
 intensive care unit (ICU)  
 obstetrics/gynecology  
 outpatient  
 patient education  
 pediatrics  
 pharmacy  
 radiology  
 registration

### Purpose

To provide students with an opportunity to discuss the challenges of getting around a hospital. To strengthen students’ awareness of the “logic” underlying the layout of hospitals.

### Steps

1. **Warm-up.** To begin a class discussion about the physical layout of hospitals, ask the students to think about how supermarkets or grocery stores are designed. Use the following questions to guide the students’ discussion. Some possible responses are included:
  - a. Why are fresh vegetables and fruits usually found in the front of large supermarkets? (*Fresh produce is attractive and draws people in. This display makes the store feel like an actual market.*)
  - b. Why do you think milk and bread are usually found towards the back, at opposite ends, of the supermarket or grocery store? (*Bread and milk are popular items so grocery stores put these items in the far back corner. This means that a shopper has to walk up and across several aisles and before they find the milk or bread. They are tempted to buy other things.*)
  - c. Why is the meat section usually found along the back wall of a supermarket? (*Meat must be kept cold and is placed in cold lockers every night. In addition, this back wall has a space for the butcher to work.*)
  - d. Why do you think store brand items are usually placed on shelves 5 feet 4 inches from the floor? (*5 feet 4 inches is the average height of an adult woman. Marketing experts know that women usually do the shopping and that people usually pick what is within arm’s reach.*)

- e. Why are raw vegetables usually located far away from the meat section? (*Although both of these items need to be kept cold, meat can contaminate raw vegetables, so they are kept separate.*)

Ask students if they can think of more examples which illustrate the “logic” underlying the layout of a supermarket or grocery store. Summarize the warm-up discussion by pointing out that supermarket layouts are primarily planned with one important goal in mind: to make you buy as much as possible.

**Teaching tip.** If time permits, you may want to extend this discussion by asking students about their experiences in specialty grocery stores, in stores in other countries, or even in different kinds of stores such as hardware stores.

2. After this discussion, explain that you would now like the members of the class to think about the layout of health centers and hospitals. Pose the following question:

*We have just talked about the “logic” behind how grocery stores are designed. Do you think there is also a “logic” behind how health care centers and hospitals are designed? If so, provide an example which shows the “logic” behind a design.*

To facilitate discussion, use the following questions. Possible responses are provided:

- a. Think about your local health center. Why is there usually a separate place for child patients and adult patients? (*Children usually have colds or other childhood illnesses such as chicken pox that can be serious for adults. Children walk about and touch many things. They can pass on their germs to others.*)
  - b. Think about a hospital. Why is the nursery placed far away from sick adults? (*Newborn babies can be harmed by illnesses that sick adults have.*)
  - c. Where are large machines, such as x-ray machines or magnetic resonance imaging (MRI) machines located? (*Usually the basement because the equipment is so heavy.*)
  - d. Where would you find the emergency room? (*Near the entrance because in emergency situations, people usually need to be helped as soon as they arrive.*)
3. Ask students to think about other hospital departments they know about or have gone to themselves. Some possible responses might include:
- a. *Maternity Ward to have a baby*
  - b. *Intensive Care Unit to visit a relative*
  - c. *A specialty clinic such as an asthma center*

Ask the students to think about where these departments were located in the hospital and whether there is a “logic” to their location. For example, the Maternity Ward is usually not close to the Intensive Care Unit because new babies need to be kept separate from very sick patients.

4. Ask students to examine a Hospital Floor Plan or the Hospital Map (see Appendix A for a **Sample Hospital Floor Plan**). Have students comment on the floor plan. *What benefits do you see in the layout? What might be confusing to a person who comes to this hospital? Do you have any suggestions for improving the layout?*
5. Brainstorm with students. Consider questions like:
  - How do you find your way around health centers and hospitals?
  - Do you find the signs and maps helpful?
  - Have you ever been lost in a hospital?
  - What did you do?

**Note to teacher.** It is important to bear in mind that the “logic” of hospital design is not readily apparent or intuitive to even the most savvy of consumers. This lesson builds on findings from a study that looked at the literacy environment of hospitals. The Health and Adult Literacy and Learning (HALL) team conducted an exploratory study focusing on those factors that facilitate or hinder people’s ability to make their way to, and around, the hospital. The study indicated that many individuals, from a range of literacy levels and educational backgrounds, reported difficulties finding their way from place to place in the hospital. The study findings draw critical attention to the ways that hospitals, like many social institutions, are shaped by the services provided and by the needs of the people who work in these settings.

The literacy practices in these institutions, as displayed in the signs, postings, and forms, reflect professional and bureaucratic language. This language can be used to welcome, to direct, and sometimes screen visitors. The density and complexity of these materials create a tough literacy environment to “read.” We hope this lesson helps to raise students’ awareness about the “logic” of hospital design. At the same time, we believe that an authentic response to the difficulties of hospital navigation calls upon medical professionals to examine the whole of the hospital context and consider changing it. The failure to do – sadly enough – amounts to placing the burden on patients to figure out the system on their own.

## Follow-Up Activities

- A. **Writing Task.** Ask the students to write about a time when they needed to go to the hospital and find a particular department. Was the trip successful? If so, what made it easy to find the department? If the trip was not successful, what made it hard to find the department?
- B. **Field Trip and Writing Task.** Arrange for the students to take a tour of a local hospital or clinic. Give them a list of departments (e.g., pharmacy, the coffee shop,

asthma clinic, radiology) to check off as they identify them on the tour. After the tour, ask the students to prepare a written summary of their visit. Some writing prompts include: *What benefits and drawbacks did you see in the hospital's layout? What suggestions would you give to someone who was coming to this hospital for the first time? If you were lost in this hospital, what could you do to find your way? Did the tour make you feel more confident about getting around a hospital? Why or why not?*

Alternatively, you could organize the class into pairs and assign them a department to locate in the hospital. Give the students 30 minutes to find their destination and tell them to meet back in the hospital lobby. After the trip, ask students to talk about any difficulties they had finding the department and any strategies they used to find their way around the hospital.

## ESOL Teaching Tips

This lesson introduces an extensive amount of new vocabulary related to medical areas and hospital departments. Students with experience in health-related professions may have less difficulty understanding the names of different areas of a hospital. Native-speakers of Latin-based languages may also recognize names of hospital departments based on cognate relationships (e.g., *cardiology* in English, *cardiología* in Spanish), so encourage students to make use of their native language vocabulary knowledge and their bilingual dictionaries. To help less proficient ESOL students, in particular, you may need to use pictures and illustrations to reinforce the meanings of new words. For example, you may wish to display a poster of the human body to help explain the different kinds of medical services provided in a hospital. Also, for beginning ESOL students, it would be useful to follow this lesson with a lesson on making requests (e.g., *Could you tell me where radiology is?*) and asking for information (e.g., *Where do new patients register?*) so that students will be able to practice new hospital vocabulary in meaningful contexts.

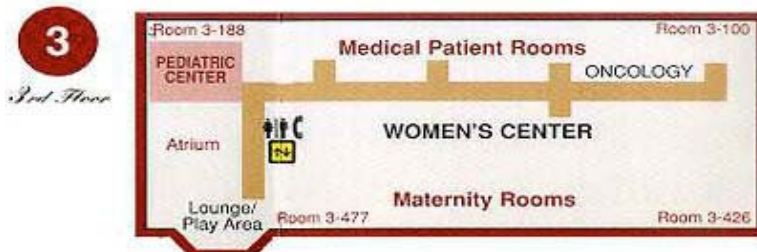
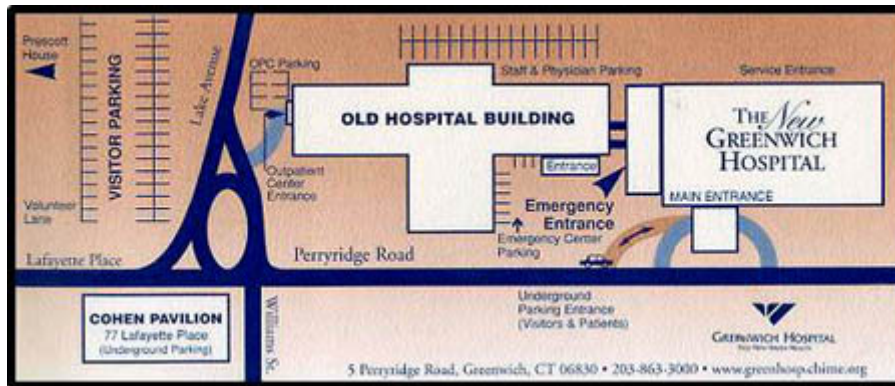
## Acknowledgements

Some of the examples in the supermarket layout discussion in Step 1 are drawn from an article “Supermarket Savvy” by Jill Shuman, MS, RD, ELS (available at <http://www.somersetmedicalcenter.com/11307.cfm>).



## APPENDIX A Sample Hospital Floor Plan

The following floor plan from the New Greenwich Hospital Web site (at [http://www.greenhosp.org/greenwich/floor\\_plans.htm](http://www.greenhosp.org/greenwich/floor_plans.htm)) has been provided for your convenience. Please consider using hospital floor plans and maps from local health facilities in your area. They may be more relevant and beneficial to your students.







## Lesson 8: (ABE) Selecting a Health Plan

<p><b>Access and Navigation Tasks Addressed in this Lesson</b></p> <ul style="list-style-type: none"> <li>Evaluating and selecting health insurance plans</li> </ul> <p><b>Skills Focus</b></p> <ul style="list-style-type: none"> <li>Students will practice reading and using a chart.</li> <li>Students will become familiar with calculating costs and benefits.</li> <li>Students will practice basic and multi-step calculations of dollar amounts.</li> <li>Students will learn vocabulary related to health insurance plans and forms.</li> </ul> <p><b>ABE/ESOL Level</b></p> <ul style="list-style-type: none"> <li>Intermediate ABE</li> </ul> <p><b>Duration</b></p> <ul style="list-style-type: none"> <li>2 hours</li> </ul> <p><b>Materials</b></p> <ul style="list-style-type: none"> <li>Student Handouts (2)</li> <li>Student Worksheets (3)</li> <li>Glossary of Key Vocabulary (see Appendix A)</li> </ul> <p><b>Key Vocabulary and Expressions</b></p> <p>affiliated brand chiropractic contribution co-payment deductible emergency enroll ER fertility full coverage</p>	<p>generic health plan inpatient managed care options out-of-network outpatient pediatric pharmacy physician prescription provider provider network routine surgical vision screening</p> <hr/> <p><b>Purpose</b> To develop students' skills in evaluating benefits and costs of a health plan.</p> <p><b>Steps</b></p> <ol style="list-style-type: none"> <li><b>Warm-up.</b> Explain to students that the focus of the lesson is on selecting a health insurance plan (also referred to as a health plan). Share with students the following information: <i>A recent survey posted on the Merck Web site indicates that, on average, people spend only about 16 minutes looking over insurance materials before selecting a health plan*</i>. Invite students to react to the survey finding. Pose the following questions: <ul style="list-style-type: none"> <li><i>How much time did (or would) you spend on selecting plan?</i></li> <li><i>How did (or would) you select a health plan?</i></li> <li><i>What do you think people need to think about when they select a health plan?</i></li> </ul> </li> </ol>
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\* Source: Dr. Savard Questions & Answers on the MerckSource Web site:  
[http://www.mercksource.com/pp/us/cns/cns\\_patient\\_resources\\_savard\\_archive.jsp](http://www.mercksource.com/pp/us/cns/cns_patient_resources_savard_archive.jsp)

Some possible student responses to the last two questions:

- I just used the plan that my employer offers.
  - I wanted to find a plan that included the hospital near my house. People should think about the doctors and hospitals they want to use.
  - My son has special medical needs so I needed a plan that covered special services. You should think about what services you and your family need.
  - My mother has to take a lot of expensive medicines so she needed a plan that helps pay for them. You might want to check out how much the plan pays for prescriptions.
2. Explain that many employers offer a variety of health plans. Name a few health plans that are prominent in your region. For example, in Massachusetts, Harvard Pilgrim and Tufts Medical are two major health plans. Explain that today's lesson will concentrate on looking at the costs and benefits of various health plans and evaluating which health plan might be best for different people or families.

*Note to teacher.* Some students may not feel comfortable sharing whether they have health care or not; the question may raise personal questions about their income status and their ability to afford insurance. You may want to allow students to volunteer responses to questions about health insurance, rather than calling on students to respond. Students may prefer to talk about the insurance situation of a friend or a family member.

3. **Vocabulary Work.** Pass out the **Student Worksheet: Health Plan Vocabulary**. In groups of three, students should try to complete as much of the worksheet as they can. Then go over the worksheets as a class, asking each group to give its answers for one of the sentences. Ask if everyone else agrees with the choices to make sure everyone in the class understands the vocabulary. As much as possible, allow students to provide the answers. Pass out the **Glossary of Key Vocabulary** (see Appendix A) and ask students to write a short paragraph about either the health coverage they have or the health coverage they would like to have, using some of the words from the glossary.
4. Distribute the **Student Handout: Summary of Health Plan Benefits, Deductibles, and Co-Payments**. Show the students how to read the chart (i.e., that the chart has a title and is organized by row and column). Alternatively, ask for a volunteer to explain to the rest of the class how to read the chart. Be sure that students can identify a chart's title and know how to read the information in *rows* and *columns*.
5. Ask the class if anyone can explain what the chart says. If discussion is slow, provide the students with some guidance, such as telling the students to read the title and the column headings. This information can help them figure out the topic of the chart. Note: the chart is a comparison of the benefits and co-payments of three different health insurance plans. You may wish to point out to the students that these are not real health insurance plans.

6. **Pair Work.** Organize the class into pairs and assign each pair one of the rows in the chart of health plan benefits and co-payments. Each pair should answer the following questions:
- What type of health care service is described in your row? If you can, think of some services that would be included in this area of health care.
  - How many times have you needed this health service in the past year?
  - What kind of coverage does each of the health plans provide for this kind of health care service? Are there similarities or differences in the kind of coverage across the three plans?
7. **Large group discussion.** After each pair has answered these questions about the health plans, ask each pair to present their answers to the whole group.
8. **Group work.** Distribute **Student Worksheet: Examining Health Plan Benefits, Deductibles, and Co-Payments** to the entire class. Organize the class into groups of three to four. Explain that the worksheet presents several situations of people who need to find a health insurance plan. In their small groups, students must discuss and decide on which of the three health plans – Green, Yellow, or Red – would be the “best” choice for the people described in the five situations.
- Option:* Assign one of the scenarios to each small group. After students have completed the worksheet, ask each group to share their health plan decision and the reason for their choice.
- Note to teacher.* The situations presented on the student worksheet and possible responses are included in an **ANSWER KEY: Examining Health Plan Benefits, Deductibles, and Co-Payments** for your reference. Keep in mind that there are many ways to work out these questions and that there is more than one “correct” answer.
9. **Additional group work.** Pass out the **Student Handout: Looking at Health Plan Options**. Ask the class to explain how the charts are organized. See if they notice that the headings for the plans are now in the rows instead of in the columns. Ask the class which is the most expensive health plan, and which is the least expensive. You should make sure they understand that the chart has two sections, individual coverage and family coverage. Within each section, each plan has a monthly cost based on the salary of the member. They should be able to see that in all cases, the Green Plan is the least expensive and the Yellow Plan is the most expensive.
10. Distribute the **Student Worksheet: Examining Health Plan Costs**. Depending on your class, you may wish to keep the students in the same group. Explain that the worksheet presents several situations of people who need to find a health insurance plan. The students’ task is to decide which of the three health plans – Green, Red, or Yellow – would be the “best” choice based on the cost of the plan, and location of a

person's home (Questions #1 and #2), as well as the co-payments and deductibles of services needed and provided (Question #3). For Question #3, make sure that students refer to the chart of benefits, deductibles, and co-payments as well as the chart of health plan options.

*Note to teacher.* The situations presented on the student worksheet and possible responses are included in an **ANSWER KEY: Examining Health Plan Costs** for your reference.

11. **Closure.** Ask the class where they might need to apply the skills they worked on during the class. Make a list of some of the suggestions. In addition to their own health plans offered through their employer or the employer of a family member, they might mention Medicare, Medicaid, and Medigap options, auto insurance, or homeowners or renters insurance.

### **Follow-Up**

Divide the class into groups of three. Have each group create a fictitious case of an individual or family needing health care. Circulate around the room to make sure that the cases are all realistic and contain enough information so that it is possible to determine the best medical plan. Once the plans are completed, have groups exchange cases and determine the best medical plan for their case.

### **ESOL Tips**

If you have students from other countries, have the class compare and contrast the choices for paying for medical care in students' home countries with paying for medical care with one of the three offered health plans. Make a chart that lists the ways the countries are alike in how medical care is paid for and how they are different.

### **Technology Tips**

Using the Internet, students can research costs and benefits of locally available health plans. Using a spreadsheet like Excel or a word processor like Word, construct charts of health plan benefits and co-payments and costs of individual and family coverage for these local plans. The Google search engine on the Internet can also be used to find definitions of words or phrases. In the Google search bar, type "define: word," then hit GOOGLE SEARCH. Definitions found on the web will be listed.

## **Student Worksheet: Health Plan Vocabulary**

*Instructions:* Complete each sentence using one word or phrase from the following list.

affiliated	fertility	pediatric
brand	full coverage	pharmacy
chiropractic	generic	physician
contribution	health plan	prescription
co-payment	inpatient	provider
deductible	managed care	provider network
emergency	options	routine
enroll	out-of-network	surgical
ER	outpatient	vision screening

Now that he is over 50, Jose should see his \_\_\_\_\_ or doctor for a \_\_\_\_\_ checkup once a year.

When her five-year-old daughter Catherine developed a fever, Karen made an appointment for her to see her \_\_\_\_\_ doctor, who specializes in children.

When she started her new job, Kelly was able to select a \_\_\_\_\_ that provided complete protection or \_\_\_\_\_ for her family's health needs.

Before they had health insurance, George and Vera had to pay \$80 for a visit to the doctor. Now they have a \_\_\_\_\_ of \$10 per visit, and their health insurance pays for the rest.

Hilce uses her HMO's \_\_\_\_\_ to purchase her \_\_\_\_\_, medicines that she can only buy with a written order from her doctor. To save money, the HMO will provide her with \_\_\_\_\_ medicines, rather than the more expensive \_\_\_\_\_ medicines.

The \_\_\_\_\_ or Emergency Room should only be used for an \_\_\_\_\_, not for ordinary medical care.

When Ven had back surgery, he needed to stay in the hospital six days, so he was admitted as an \_\_\_\_\_. When Akira had knee surgery, he was able to go home from the hospital in a few hours, so he was admitted as an \_\_\_\_\_.



## **Student Handout: Summary of Health Plan Benefits, Deductibles, and Co-Payments**

<b>HEALTH PLAN BENEFITS AND COPAYMENTS</b>			
<b>Health Care Services</b>	<b>Green Health Plan</b>	<b>Red Health Plan</b>	<b>Yellow Health Plan</b>
<b>General Hospital- Outpatient</b>	\$10 per visit	Full coverage	Full coverage
<b>Physician's Services Surgical Fees</b>	Inpatient- \$200 deductible per member per year Outpatient-\$10 per visit	Inpatient- \$200 deductible per family per year Outpatient-\$10 per visit	Full coverage
Routine physical exams	\$10 per visit	\$10 per visit	\$10 per visit \$5 per visit for children under 18
Pediatric care of well children	\$10 per visit	\$10 per visit	\$10 per visit \$5 per visit for children under 18
Vision screening for glasses	\$10 per visit, one visit per member per calendar year	\$10 per visit, one visit per member per calendar year	\$10 per visit
Emergency Care	\$25 per visit at ER, waived if admitted	\$30 per visit at ER, waived if admitted	\$25 per visit at ER, waived if admitted
Prescription Medicines	<b>Per 30-day supply for prescription medicines</b> \$5 generic \$10 preferred brand \$25 non-preferred brand  <b>Per 30-day supply for refills obtained through Green Health Plan-affiliated mail order</b> \$3 generic \$8 preferred brand \$23 non-preferred brand	<b>Per 30-day supply for prescription medicines</b> \$5 generic \$10 preferred brand \$25 non-preferred brand  <b>Per 90-day supply through mail service pharmacy</b> \$10 generic \$20 preferred brand \$75 non-preferred brand	<b>Per 30-day supply for prescription medicines</b> \$5 generic \$10 preferred brand \$25 non-preferred brand  <b>Mail order available</b>
Chiropractic	No	\$200 deductible per member per year	\$200 deductible per family per year
Mental Health	\$200 deductible per member per year	\$200 deductible per family per year	Full coverage for maximum of 10 visits per member per year
Fertility Services	No	\$200 deductible	Full coverage





## **Student Worksheet: Examining Health Plan Benefits, Deductibles, and Co-Payments**

1. Domingo and Elizabeth Torres have two children, Maria (six months) and Daniel (four years). Over the past year, they have needed to go to the hospital for outpatient services three times – once when Daniel fell and broke his arm, once when Elizabeth needed a routine mammogram, and once when Domingo had a mole removed from his arm. What kind of coverage would the Torres family receive under each of the health plans? Maria was also born this past year. What other health services did the Torres family need over the past year? Estimate how much the Torres family spent in co-payments over the past year if they were on the Green Plan.
  
2. Victor is enrolled in the Green Plan Health Insurance. He suffers from a kidney disease so he needs to go to the hospital twice a week for dialysis. What type of health care service do you think would include dialysis? What is the total amount that Victor spends on co-payments under the Green Plan for this service? Make sure that you can show how you figured out your answer.
  
3. Fred and Sarah Jackson are an elderly couple in reasonably good health. They rarely need any medical care. Which of the three health plans would be the most ideal for the couple?



**ANSWER KEY (with possible responses)**  
**to Student Worksheet: Examining Health Plan Benefits,  
 Deductibles, and Co-Payments**

1. Domingo and Elizabeth Torres have two children, Maria (6 months) and Daniel (4 years). Over the past year, they have needed to go to the hospital for outpatient services 3 times – once when Daniel fell and broke his arm, once when Elizabeth needed a routine mammogram, and once when Domingo had a mole removed from his arm. What kind of coverage would the Torres family receive under each of the health plans? Maria was also born this past year. What other health services did the Torres family need over the past year? Estimate how much the Torres family spent in co-payments over the past year if they were on the Green Plan.

*Possible solution:*

- For outpatient services, they would receive full coverage with the Yellow Plan. With the Green and Red Plans, the co-payment would be: 3 visits X \$10 per visit = \$30.
  - For possible health services, answers could vary, but might include pre- and post-natal care for Elizabeth, pediatric care, routine physical exams, and vision screenings.
  - For co-payments on the Green Plan, solutions will vary, but one possible scenario is: Outpatient co-pays: 3 visits X \$10 per visit = \$30
  - Parents each had 1 routine physical exam: 2 visits X \$10 per visit = \$20
  - Elizabeth pre- and post-natal: 5 visits X \$10 per visit = \$50
  - Daniel one routine visit and two due to illness: 3 visits X \$10 per visit = \$30
  - Maria pediatrician visits: 2 visits X \$10 per visit = \$20
  - Vision screening for each adult: 2 visits X \$10 per visit = \$20
  - Elizabeth inpatient for baby delivery: \$200 deductible
  - $\$20 + \$50 + \$30 + \$30 + \$20 + \$200 + \$20 = \$370$
2. Victor is enrolled in the Green Plan Health Insurance. He suffers from a kidney disease so he needs to go to the hospital twice a week for dialysis. What type of health care service do you think would include dialysis? What is the total amount that Victor spends on co-payments under the Green Plan for this service? Make sure that you can show how you figured out your answer.

*Possible solution:*

Dialysis is usually considered an outpatient service. To figure out the total amount spent on co-payments, students can multiply 2 times a week X 52 weeks in a year = 104 treatments per year, and then multiply the total number of dialysis treatments 104 X \$10 co-payment = \$1040

3. Fred and Sarah Jackson are an elderly couple in reasonably good health. They rarely need any medical care. Which of the three health plans would be the most ideal for the couple?

*Possible solution:*

There is no significant difference among the plans for an elderly healthy couple. They would not need pediatric care or fertility services. They probably wouldn't use surgical fees, chiropractic, or mental health services.

4. Felicia needs to buy a 10-day supply of generic penicillin to treat her strep throat. What will she pay in co-payments for this prescription under each of the plans?

*Possible solution:*

Since this is just one prescription, the students should be able to conclude that each plan charges \$5.

5. Marco needs to buy a year's supply of a preferred brand heart medicine. What would the costs be for this prescription under each of the health plans?

*Possible solution:*

Under all three plans, the co-payment for a preferred brand is \$10 for a 30-day supply from the pharmacy. In addition, the Green and Red Plans each offer a discount for using mail order. For the Green Plan and Yellow Plan, there are twelve 30-day periods in one year or 360 days.

- Under the Yellow Plan, the cost is  $\$10 \times 12 \text{ periods} = \$120$ .
- Under the Green Plan, the cost for mail order is  $\$8 \times 12 \text{ periods} = \$96$ .
- Since there are four 90-day periods in 360 days, under the Red Plan, the cost for mail order is  $\$20 \times 4 \text{ periods} = \$80$ .

## **Student Handout: Looking at Health Plan Options**

<b>HEALTH PLAN OPTIONS- INDIVIDUAL COVERAGE</b>			
	<b>2003 Monthly Contributions- By Salary Level</b>		
	<b>Less than \$55,000</b>	<b>\$55,000-\$80,000</b>	<b>More than \$80,000</b>
Green Health Plan*	\$34	\$45	\$56
Red Health Plan	\$47	\$62	\$78
Yellow Health Plan	\$62	\$77	\$93

<b>HEALTH PLAN OPTIONS- FAMILY COVERAGE</b>			
	<b>2003 Monthly Contributions- By Salary Level</b>		
	<b>Less than \$55,000</b>	<b>\$55,000-\$80,000</b>	<b>More than \$80,000</b>
Green Health Plan*	\$91	\$122	\$152
Red Health Plan	\$127	\$169	\$211
Yellow Health Plan	\$169	\$211	\$253

**Rates are based on your full-time salary. If you work part time, your monthly contribution will be based on your full-time equivalent salary.**

**\*Those electing the Green Health Plan should be aware that all of its providers are based in the central part of the state.**



## **Student Worksheet: Examining Health Plan Costs**

**Instructions:** Read the following situations. Use the **Student Handout: Looking at Health Plan Options** to decide which of the three health plans – Green, Red, or Yellow – would be the “best” choice. For Question #3, you will also need to use the **Student Handout: Summary of Health Plan Benefits, Deductibles, and Co-Payments**.

1. Yao receives a weekly paycheck of \$784 gross and \$552 net. He is a single man. Which chart and which column should he look at which comparing health plans and calculating his cost? Based on cost alone, which plan should he choose? What would be his monthly cost?
  
2. Samaria receives a weekly paycheck of \$1,550 gross and \$1,234 net. Her husband, Carlos, earns a monthly salary of \$3,420. Samaria’s company offers the better health plan options, the Green, Red, and Yellow Health Plans. They live less than 5 miles from the northern border of the state. Which chart and column should Samaria use to compare health plans and calculate the cost? What will be her monthly cost?
  
3. Tamara receives a weekly paycheck of \$1,058 gross and \$842 net. Although she is healthy and only has one regular generic medicine, her adopted daughter was born with severe birth defects and will require at least three operations over the next two years. Her daughter also requires four generic medicine prescriptions and two preferred brand medicines. Her husband, Julio, is a diabetic who requires five generic medicines and three preferred brand medicines. He also has a severe back problem and visits a chiropractor at least once a month. Tamara would also like to try one more time to get pregnant and have a baby. Which health plan is the best option for Tamara? How much will she pay a month?





## **ANSWER KEY (with possible responses)** **to Student Worksheet: Examining Health Plan Costs**

1. Yao receives a weekly paycheck of \$784 gross and \$552 net. He is a single man. Which chart and which column should he look at when comparing health plans and calculating his cost? Based on cost alone, which plan should he choose? What would be his monthly cost?

*Possible solution:* Since yearly salary is the weekly gross times number of weeks in a year, multiply  $\$784 \times 52 \text{ weeks} = \$40,768$ . Look at the Individual Coverage section, and the Less than \$55,000 column. The Green Plan is the least expensive at \$34 a month.

2. Samaria receives a weekly paycheck of \$1,550 gross and \$1,234 net. Her husband, Carlos, earns a monthly salary of \$3,420. Carlos' company does not provide health coverage, but Samaria's company offers the Green, Red, and Yellow Health Plan options. The couple lives less than five miles from the northern border of the state. Which chart and column should Samaria use to compare health plans and calculate the cost? What will be her monthly cost?

*Possible solution:* Only Samaria's salary is used in the calculation of salary level:  $\$1,550 \times 52 \text{ weeks} = \$80,600$ . Look at the Family Coverage section and the More than \$80,000 column. The Green Plan is the least expensive, but only has providers in the central part of the state, not near the northern border. Therefore, the second least expensive plan, the Red Health Plan, will be the best choice for them. Its cost is \$211 a month.

3. Tamara receives a weekly paycheck of \$1,058 gross and \$842 net. Although she is healthy and only has one regular generic medicine, her adopted daughter was born with severe birth defects and will require at least three operations over the next two years. Her daughter also requires four generic medicine prescriptions and two preferred brand medicines. Her husband, Julio, is a diabetic who requires five generic medicines and three preferred brand medicines. He also has a severe back problem and visits a chiropractor at least once a month. Tamara would also like to try one more time to get pregnant and have a baby. Which health plan is the best option for Tamara? How much will she pay a month?

*Possible solution:* Only Tamara's salary is used in the calculation of salary level:  $\$1,052 \times 52 \text{ weeks} = \$55,016$ . Look at the Family Coverage and the \$55,000-\$80,000 column.

- The Green Plan is \$122 a month or  $\$122 \times 12 \text{ months} = \$1,464$  a year.
- The Red Plan is \$169 a month or  $\$169 \times 12 \text{ months} = \$2,028$  a year.
- The Yellow Plan is \$211 a month or  $\$211 \times 12 \text{ months} = \$2,532$  a year.

**Considerations:** While the Green Plan is least expensive, you need to look at the benefits, deductibles, and co-payments to determine whether or not

it is the best buy. While the Green Plan is \$564 a year less (\$2,028 - \$1,464) than the Red Plan, it does not have Chiropractic Services which could cost \$50 a visit or Fertility Services which could cost thousands, so it is not an option for Tamara. The Red Plan is \$404 less (\$2,532 - \$2,028) than the Yellow Plan. The Red Plan has a \$200 deductible for Fertility Services and Surgical Fees, while the Yellow Plan offers Full Coverage, so before looking at medicine costs, the two plans are almost equal. However, the Red Plan offers a deduction for mail order medicines, while the Yellow Plan does not. The total medicine savings of the Red Plan compared to the Yellow Plan is \$20 (\$60 - \$40) for each generic medicine per year and \$40 (\$120 - \$80) for each preferred brand medicine. With nine generic and five preferred brand medicines, the total savings of the Red Plan is  $(9 \times \$20) + (5 \times \$40) = \$180 + \$200 = \$380$ . She should get the Red Family Plan.

## Appendix A

### Glossary of Key Vocabulary: Selecting a Health Plan

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<b>affiliated</b>	Closely connected You must select a doctor who is <b>affiliated</b> with Central Hospital.
<b>brand</b>	A label for something Shawn was told to buy the generic <b>brand</b> of medicine.
<b>chiropractic</b>	A medical system based on the proper alignment and function of the spine Because of her constant backaches, Bonnie decided to get <b>chiropractic</b> treatment.
<b>contribution</b>	An amount of money paid as part of the total cost of something, such as health care costs The insurance plan's <b>contribution</b> is 75 percent of the total cost for treatment.
<b>co-payment</b>	The part of the medical bill that an insured patient must pay Jan's <b>co-payment</b> is \$10 for an office visit.
<b>deductible</b>	An amount of money an insured person must pay first before a health plan will begin to cover the costs After you pay a \$100 <b>deductible</b> , the insurance company will pay for all other services.
<b>emergency</b>	A sudden crisis that needs immediate action When Evan's baby began to choke, he knew it was an <b>emergency</b> and called 911 right away.
<b>enroll</b>	To join or become a part of Every January, workers can <b>enroll</b> in the company's health plan.
<b>ER</b>	An abbreviation for Emergency Room, a place in a hospital or clinic that provides care to people who have had an accident or need immediate care The man from the car crash was rushed to the <b>ER</b> for treatment.
<b>fertility</b>	The ability to physically have children When Erica could not get pregnant, she asked her doctor about her <b>fertility</b> .

- full coverage** Complete health benefits offered by a health insurance plan  
Antonio was relieved to find out he had **full coverage**, and would not need to pay for his hospital stay.
- generic** Something that does not carry the maker's name  
**Generic** medicines usually cost less than other medicines.
- health plan** A person's specific health benefits package or the organization that provides such a package  
Roxanne selected the **health plan** with the lowest deductible.
- inpatient** Referring to treatment at a hospital or clinic for which the person must stay overnight or longer  
The **inpatient** surgery required that Kevin spend four nights in the hospital.
- managed care** A health care group that brings together doctors, nurses, and other health workers with hospitals in order to manage the cost, quality, and access to health care  
Your health plan may require you to enroll in a **managed care** plan.
- option** A choice  
Since the second health plan covered well visits, it was the better **option** for the Jackson family.
- out-of-network** Care given by health workers who are not part of the managed care program  
Denise had to receive **out-of-network** care for her son's special needs.
- outpatient** Referring to treatment at a hospital or clinic for which the person does not stay overnight  
You will have an **outpatient** procedure, and will be able to go home the same day.
- pediatric** Medical care of children  
The **pediatric** clinic is decorated with cheerful posters.
- pharmacy** A shop where medicine and other articles are sold  
Go to the **pharmacy** to purchase your medicine.
- physician** A doctor  
You will choose a **physician** when you sign up for this health plan.

- prescription** A written order made by a doctor or nurse practitioner for medicines that are only available through a pharmacy  
Mila's doctor gave her a **prescription** for two medicines.
- provider** A health care place or worker that delivers health care services  
It is important to locate a medical **provider** as soon as you move to a new city.
- provider network**  
A group of health care professionals or organizations  
Your health plan may require that you only see doctors within a specific **provider network**.
- routine** Regular, usual, everyday  
Ray brought his daughter to the clinic for a **routine** check-up.
- surgical** Related to surgery; a procedure to remove or repair a part of the body or to find out if disease is present  
When Ana had appendicitis, she stayed in the **surgical** unit.
- vision screening**  
A test for checking the eyes  
The doctor will give you a **vision screening** to see if you need to wear glasses.

