



Children's Health Insurance Program Reauthorization Act (CHIPRA) Teen Leader Project

RISK YOUR PENNIES ACTIVITY

You May Need:

- 2 Teen Leaders
- Scenario Cards
- About 20 or more pennies or tokens

Time: 30 minutes

Intro	2 min	<p>Presenter A: Hi, I'm [student name]. I'm with the CHIPRA Teen Leader Project, CHIPRA stands for the Children's Health Insurance Program Reauthorization Act.</p> <p>Presenter B: I'm [student name]. I'm also with the CHIPRA Teen Leader Project. The project is part of a larger LAUSD campaign to spread awareness about the importance of health insurance to protect our families and resources to help our families enroll into low-cost and affordable plans.</p> <p>Presenter A: Do any of you know what health insurance is? Do you know you're insured?</p>
Risk Your Pennies	15 min	<p>Presenter A: We'll start with a game! Can I have three volunteers? The game's called Risk Your Pennies.</p> <p>Presenter B sets up Risk Your Pennies while Presenter A introduces game and selects volunteers; hands out player badges and pennies to each volunteer</p> <p>Presenter A: The object of this game is to keep as many pennies as possible. We're going to start with different amounts of pennies for each contestant, kind of like in real life, where people have different amounts of money. As you can see, we have one contestant who is "insured" and two who are "uninsured."</p> <p>Our "insured" friend has 5 pennies: he has to pay a small monthly amount to stay insured. Our "uninsured" friend has 3 pennies (he can't afford insurance), and the other "uninsured" friend has 12 pennies (he's got so much money he doesn't need insurance).</p> <p>I am the hospital. Presenter B is the health insurance company. Every time you get hurt in this game, you have to pay the hospital. But if you're insured, the insurance company will pay the hospital.</p> <p>Now we'll begin with Round 1. In this round, everyone is healthy! But, if you're insured, you still have to pay one penny to the insurance company. If you're uninsured, you don't have to pay anything.</p> <p>Now, we'll begin with Round 2. In this round, everyone is still healthy! But, if you're insured, you still have to pay one penny.</p> <p>Now, tell the audience how many pennies you have.</p> <p>Now we're starting Round 3. Life is getting dangerous. People are taking risks. Each of you will pull</p>

		<p>a card and see your fate. If you get hurt, you gotta pay the hospital. If you can't pay the hospital, you gotta give up a personal possession.</p> <p>Presenter B: What did people notice about Player 2? [pause and wait for answers!] What do you think the purpose of health insurance is? [pause and wait for answers!]</p> <p>Presenter A: <i>Ultimate conclusion: Paying monthly for health insurance is less burdensome than having to pay health care costs in full.</i></p>
Share Facts & Anecdotes	3 min	<p>Presenter B: Did you know young adults are the least insured population? We might think we're healthy now, but accidents can happen. It's better to be safe than sorry.</p> <p>Presenter A: [approved anecdote]</p> <p>Presenter B: Have you heard of anyone who's had a health insurance nightmare? Or a really expensive hospital bill?</p>
The Affordable Care Act	3 min	<p>Presenter A: Have any of you heard of Obamacare? Or the Affordable Care Act? Or Health Care Reform? Well, they're all the same.</p> <p><i>This is a nationwide law that took effect in 2010. I recently found out that 1.3 million young adults got health insurance because of the Affordable Care Act.</i></p> <p>There are three parts of the law that relate to us: Are any of you insured through your parents? [I know I am!] <i>You can stay on your parents' insurance plan up to age 26.</i> I'm happy about this because it saves me money. Before health care reform, you could only stay on your parents' plan 'til age 18.</p> <p><i>Secondly, a lot of preventive services are free!</i> What's a preventive service? Anything that keeps you from getting sick, like immunizations (or shots) and physicals. This also includes TB tests and reproductive health services, like pregnancy tests and STD screenings</p> <p>Finally, <i>it's illegal for insurance companies to deny, cap or limit your coverage.</i> Does anyone know somebody with asthma? In the past, health insurance companies could deny you health insurance if you had a health issue like asthma.</p> <p>They could also set a limit or a cap on your coverage. In other words, if someone got paralyzed or had some other really expensive illness, the insurance company could say "we'll only pay your bills up to \$2000, then you are on your own." With the Affordable Care Act, that's now illegal.</p>
How to Get Insured	2 min	<p>Presenter B: You can contact the LAUSD CHAMP for help with health insurance. You can also ask your parent or guardian if they know.</p> <p>Once you are no longer on your parents' insurance, there are many ways you can get insurance.</p> <ul style="list-style-type: none"> • You can get it through your job (a lot of full-time jobs offer healthcare benefits) • If you're 19 or older, you can apply for public health insurance, like Medi-Cal • Or you can buy it from a health insurance company. • Covered California is like an online shoe store: you can find the right health insurance plan for you. It's meant to give you a lot of options to keep the price of insurance low so that everyone can get covered. • If you're looking for free reproductive health services, like birth control pills or condoms, you can also enroll in Medi-Cal Minor Consent or FamilyPACT. FamilyPACT is a free program for all people, as long as you're over 12, and is easy to sign up for. You can talk to staff at the [Wellness Center/Clinic] to enroll. It's not health insurance, but it'll get you free services that are confidential.
Conclusion	1 min	<p>Presenter A: Do you have any questions? Any comments? Refer to CHAMP</p>

SCENARIO CARDS

<p>You're in art class making a macaroni picture frame for Mothers' Day. Your friend tells such a funny joke that you accidentally inhale a macaroni piece up your nose.</p> <p style="text-align: center;">Insured: 0 pennies. Uninsured: Pay 1 penny</p>	<p>Your dentist says you have a beautiful smile, but you have seven cavities.</p> <p style="text-align: center;">Insured: 1 penny. Uninsured: Pay 3 pennies</p>
<p>You and your boo-thang go to the Justin Bieber concert. Your boo-thang kisses you after the concert. You get mono.</p> <p style="text-align: center;">Insured: 0 pennies. Uninsured: Pay 2 pennies</p>	<p>You go snowboarding for the first time with your homies. You try to holla at a snowbunny on the slopes and crash into a tree. You break your arm.</p> <p style="text-align: center;">Insured: 0 pennies. Uninsured: Pay 3 pennies</p>
<p>You've always heard that feeding wild animals is a bad idea. Even though you thought that squirrel was cute and snuggly, he bit you. Dang.</p> <p style="text-align: center;">Insured: 0 pennies. Uninsured: Pay 2 pennies</p>	<p>Snooki had a baby and got kicked out of the Jersey Shore cast. You get so mad, you throw the TV control at the wall. A piece of TV control breaks off and scratches your beautiful face.</p> <p style="text-align: center;">Insured: 0 pennies. Uninsured: Pay 1 penny</p>
<p>Your junior year is really busy, and all the stress is giving you bad acne. It's so bad you want the doctor to give you a special lotion for your prettiful face.</p> <p style="text-align: center;">Insured: 0 pennies. Uninsured: Pay 4 pennies</p>	<p>You're at a Kanye West concert with friends that insist on trying to get a picture with 'Ye. Imma let you finish, but all you got out of standing in line was the most dislocated shoulder of all time.</p> <p style="text-align: center;">Insured: 0 pennies. Uninsured: Pay 2 pennies</p>
<p>You dance so hard at the winter formal, you get whiplash. Sadly, neck braces are not in this year.</p> <p style="text-align: center;">Insured: 0 pennies. Uninsured: Pay 1 penny</p>	<p>Good thing hipster glasses are in now. You discover those headaches in English class are from trying to read the tiny writing on the board and not from your teacher's high pitched voice.</p> <p style="text-align: center;">Insured: 1 penny. Uninsured: Pay 3 pennies</p>
<p>Maybe Pokemon Go wasn't so safe. You sprain your ankle while catching that Pikachu in your backyard.</p> <p style="text-align: center;">Insured: 0 pennies. Uninsured: Pay 2 pennies</p>	<p>Finals Week and you are stress eating Flamin' Hot Cheetos all night while cramming for your exam. Suddenly you start feeling pain in your stomach and ask your friend to take you to the emergency room.</p> <p style="text-align: center;">Insured: 0 pennies. Uninsured: Pay 3 pennies</p>