20. Health Plans

**Objectives**

Learners will:
- Understand the words “qualify” and “eligible.”
- Be able to read an eligibility table.
- Be able to say if they qualify for Family Health Plus, Medicare and Child Health Plus.
- Become familiar with HHC Options.
- Be able to make a phone call to 311 to ask one question about health care.

**Materials Needed**

- Board or chart paper
- Markers
- Queens Library/QHN brochures [30 copies]
- Handouts: 20a (Program Eligibility worksheet); 20b (Worksheet Answer Key)

**Activity 1**

**Discussion: Health Insurance**

Ask the learners:
1. “Is it expensive or cheap to go to the doctor?”
2. “How can we pay for the doctor or clinic visit?” (*Cash, credit card, health insurance*)
3. Ask if anyone has a health insurance card. Ask them to show it to the class, or show yours, if you have one. Discuss health insurance.
4. “How can people get health insurance?” (Elicit: *From their job, their husband’s/wife’s job, from the government*)

**Activity 2**

**Brochure on Public Health Insurance**

1. Ask: “Does anyone know any government (public) health insurance?” (Elicit any examples: *Medicaid, Child Health Plus, Medicare, Family Health Plus*)
2. Say: “We’re going to learn about public health insurance.” Hand out the QBPL/Queens Health Network brochure, “No Health Insurance?” Read the introductory sentences and look at the table together.
3. *Suggestion*: Have learners fold back the third inside panel, “What if I don’t qualify for these programs?”

**Activity 3**

**Who is eligible?**

1. Go over the concept, “eligible.” Write on the board: (or use overhead projector):
   - You need to be a U.S. citizen for this job.
     Yan is a citizen. He can do the job. He is *eligible*.
   - You must be 14 to join this club.
     Cara is 12. She is not *eligible*.
2. Hand out worksheet 20a, “Who is eligible?” As a class, do the first example on the eligibility worksheet sheet, using the “No Health Insurance?” brochure.
Activity 4  Assist the learners in opening the Child Health Plus website, www.nyshmoguide.org/ChildHealthPlus.asp. Discuss the program. Read the questions on worksheet 20a about Child Health Plus. Check for comprehension. Ask learners to answer the worksheet questions about Child Health Plus.

Activity 5  1. Read and discuss the HHC Options material in the “No Health Insurance?” brochure.

2. Ask questions [You may want to write them on the board]: “What is the fee for HHC?” Will HHC cover x-rays? Can undocumented immigrants join this program? What telephone number can you call for information?”

Activity 6  If you have a telephone available, practice calling 311 for health insurance information. Write the dialogue on the board:

   Caller: Can you give me information about health insurance? (I speak...)


2. Click on “Who Can Join.” Explain the family size and income guidelines.

3. Ask learners to answer the questions on worksheet 20a about Family Health Plus.

Assessment  Take the quiz on Health Plans. Check as a class.
Who Is Eligible?

Look at the brochure, “No health insurance? There’s help for you!”  
Answer these questions.

1. Mr. Li is 72 years old.  He is a legal immigrant.  He has a low income.  
   What programs is he eligible for?  
   *EPIC, Medicare*

2. Mrs. Ramirez has two children.  She is an undocumented immigrant.  She  
   doesn’t have health insurance.  She has a low income.  What programs  
   are the children eligible for?  
   *Child Health Plus*

3. Ms. Tran is pregnant.  She is an undocumented immigrant. She doesn’t  
   have health insurance, and she has a low income.  What program is she  
   eligible for?  
   *PCAP*

4. Mr. Andre has a job, but he has a very low income.  He doesn’t have  
   health insurance.  He is a U.S. citizen.  What program is he eligible for?  
   *Family Health Plus*

5. Are you eligible for Public Health Insurance?  Write the names of the  
   programs you may be eligible for.

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Visit the Child Health Plus website:  
www.nyshmguide.org/ChildHealthPlus.asp

Decide if these people are eligible:

1. Rose  has one child.  She’s a single parent.  Her monthly income is  
   $1,900.  
   *Yes (pay $9)*

2. Yasmina and Onur are a couple.  They have no children.  Their  
   monthly income is $1,200.  
   *No, they don’t have children. They would qualify for free insurance if Yasmina were pregnant.*
3. Tom and Kathy have two children. Also, Kathy is pregnant. They do not have health insurance. Their monthly income is $2,700.
   Yes, they qualify for free insurance — because a pregnant woman counts as “two,” so their family size is “five.”

4. Do you qualify? Check your income and eligibility for this program.

5. What telephone number can you call for information about Child Health Plus?
   Find it on the website: 1-800-698-KIDS (1-800-698-4543)

6. Does Child Health Plus cover check-ups?
   Yes

7. Does Child Health Plus cover x-rays?
   Yes

Visit the Family Health Plus website:
www.health.state.ny.us/nysdoh/fhplus/index.htm

Decide if these people are eligible:

1. Linda has two children. She’s a single parent. Her monthly income is $1,800.
   Yes

2. Jose and Ramona are a couple. They have no children. Their monthly income is $1,400.
   No — but point out that this is a guide, income levels may change. It is certainly worth calling for information.

3. Tom is a single father with one child. His monthly income is $1,200.
   Yes

4. Do you qualify? Check your income and eligibility for this program.

5. Look on the website. Find the telephone number for information about adults.
   It can be found by clicking on the right side – “Helpful Numbers”:
   1-877-9FHPLUS (1-877-934-7587) Family Health Plus (adult insurance program)

Note: The phone numbers are on the “No Health Insurance?” brochure, but it is a good activity to find them on the website, too.
Visit Queens Library to find out more about:

- Free or low-cost cancer screening services through the New York State Healthy Living Partnership.
- Access to cancer treatment at the Queens Cancer Center regardless of ability to pay or immigration status.
- American Cancer Society educational programming offered at community libraries.
- Programs on early detection for you and your family
- How you can get involved

For more information about Queens Library HealthLink or for cancer information 24 hours a day, 7 days a week, please contact the American Cancer Society at 1-800-ACS-2345

Queens Library HealthLinks includes:

Community libraries will join in the effort, serving as outlets for health outreach. They will partner and work closely with other organizations in the community, such as churches, community agencies, and local businesses.

Community libraries will be linked to information and health services through the American Cancer Society and at the Queens Cancer Center.

Specialized staff with expertise in health and community organizing (HealthLink Specialists) will work with neighborhood residents to identify community health priorities and needs.

The Queens Library HealthLink is a collaborative initiative of Queens Library, the American Cancer Society, the Queens Cancer Center of Queens Hospital and Memorial Sloan-Kettering Cancer Center. It is a five-year federally funded research project based in Queens Library that will explore the potential to partner with libraries as a vehicle for community health outreach to fight cancer. The goal of the Queens Library HealthLink is to increase access to cancer screening and care among medically underserved communities in Queens. The Queens Library HealthLink will build on the already strong relationships that QBPL has within the neighborhoods it serves.
Sessions 19 and 20
Health Plans

Check True or Not True for each question.

1. Child Health Plus is health insurance for all families.
   - [ ] True
   - [x] Not True

2. Undocumented immigrants can apply for HHC options.
   - [x] True
   - [ ] Not True

3. You can get information about HHC options at Elmhurst Hospital.
   - [x] True
   - [ ] Not True

4. You want information about health insurance. Call 211.
   - [ ] True
   - [x] Not True

5. “Eligible” means you have money.
   - [ ] True
   - [x] Not True
Check True or Not True for each question.

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   - True  - Not True

2. Undocumented immigrants can apply for HHC options.
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