



Lesson 5: Insurance and Safety

45 minutes

Facilitator background

The purpose of this document is to provide a script to guide classroom discussion and activity. While you will find suggested language, prompts, and timing throughout, these are all just recommendations that you can refer back to as needed. For more ideas, see *Appendix C: General Tips and Tricks for Leading a Classroom*.

As a facilitator, your goal is to have fun and encourage students to reflect on a topic they might have little familiarity with. There is no wrong way to do this! Students will learn something new and have fun doing it.

Objectives

After finishing this lesson, students will be able to:

- Distinguish between risky and safe behaviors.
- Explain the role of health insurance
- Name behaviors that would mitigate risk

Key Questions

- What is risk?
- Why do people need health insurance?
- How can I control or avoid risk?

How to read this document:

The table below contains three columns:

- **SECTION** - This defines where you are in the lesson
- **DESCRIPTION** - These are the actual notes about what you will be doing or saying:
 - *Text that is italicized* and (in parenthesis) is meant to be additional instructions for you
 - "Text that is in quotes is meant to be examples of what you might say or ask"
- **DURATION** - This is the recommended timing for each section

Materials

- *Find Your Match* cards cut out
- *Find Someone Who* worksheets (1 per student)
- Class set of clipboards (optional - if available)
- Scissors and glue sticks for the students

Vocabulary Terms

- **Health Insurance** - helps people pay for medicine and doctors when they sick or hurt
- **Personal Risks** - risks to your body or your stuff
- **Household Risks** - risks to where you live
- **Risk** - something that might happen and has consequences.

Ahead of your visit (See Appendix A: School Visit Checklist):

- Make sure you have all the materials you need (including whether you need to have them cut out or copied)
- Read through this lesson plan. There are several opportunities for you to share about yourself that you might want to have prepared ahead of time.

SECTION	DESCRIPTION	DURATION
Opening	<p><i>It might be helpful to ask the teacher to have students start out this lesson in their classroom gathering space, often on the rug somewhere.</i></p> <p>Introduce yourself, sharing information such as:</p> <ul style="list-style-type: none">• Title and day-to-day responsibilities. <i>(Remember these are elementary aged students, so try to simplify your explanations.)</i>	5 minutes
Activate Prior Knowledge Risk	<ul style="list-style-type: none">• Remind students of the definition of a risk - A risk is something that might happen and has consequences.<ul style="list-style-type: none">• “There are different kinds of risks - personal risks, which are risks to your body or stuff. Personal risks are things like not wearing a helmet while riding your bike or running down the hall at school at top speed. Household risks are risks to where you live. Household risks are things like leaving your bathtub running and flooding your whole upstairs or leaving your stove on while you’re not home.”• “You can turn risks into no big deal in a couple of ways.”<ul style="list-style-type: none">• “Risk prevention means stopping consequences from happening. Controlling risks means taking most of the danger out of a situation.”	3 minutes

SECTION	DESCRIPTION	DURATION
<p>Activity Find Your Match</p>	<ul style="list-style-type: none"> • Explain the activity to students <ul style="list-style-type: none"> • Each student will receive a card that has either a potentially risky activity (e.g. riding a bike) or a risk-preventing or risk-controlling activity (e.g. wearing a helmet). Each risky activity has one risk-preventing activity that matches it. • Students are to walk around the classroom, looking for their match. When they find their match, ask them to sit down together with their partner. <i>This helps you to know when the activity is over and it's time for a debrief.</i> • Begin the activity once all students receive a card. <i>Tip: Give out the cards while the students are seated and then have them all stand up together once all cards are distributed.</i> • <i>You have a key if students need help.</i> • Once all matches have been found, indicated by all students sitting, have students share what their matches are by reading them aloud to the class and saying how they knew that those matches went together as well as how the risk-preventing activity prevents negative consequences from the potentially risky activity (e.g. wearing a helmet while riding a bike prevents head injuries) • Collect all of the cards and have students return to the class gathering space. 	<p>5 minutes</p>
<p>New Learning Health Insurance</p>	<ul style="list-style-type: none"> • “Remember that one kind of risk is personal risk. Personal risks are risks to your body or your belongings. Most of the risky activities we just talked about were personal risks. One major kind of personal risk is health risk. These are types of personal risks that have to do with us getting sick or injured.” • “Sometimes, we can prevent certain illnesses or injuries by being careful, washing our hands, or getting shots. Sometimes, though, accidents happen or you get sick even though you tried hard not to. Because this happens, everyone should have health insurance.” <ul style="list-style-type: none"> • “Health insurance makes sure that we can pay for the medical care we need. It’s like a piggy bank that people pay into to make sure that they have the money they need if they get sick or need to go to the doctor.” • “You pay for health insurance by sending money to your health insurance company every month. Then, when you get sick or need medicine, your health insurance company will send a check to the doctor.” • “If you don’t have health insurance, when you get sick or injured and go to the doctor, you have to pay for the medicine or treatment all on your own, and doctors are very expensive!” • <i>Optional: Share about someone you know who experienced a medical emergency but didn’t have health insurance. However, be careful not to get too gruesome with medical details or go too political with your story, as healthcare can be a hot button topic.</i> 	<p>5 minutes</p>

SECTION	DESCRIPTION	DURATION
<p>Activity Find Someone Who</p>	<ul style="list-style-type: none"> • Let students know that they likely use health insurance all the time and just didn't realize it! • Explain the activity <ul style="list-style-type: none"> • Students will each receive a <i>"Find Someone Who"</i> sheet with different health scenarios that require a trip to the doctor and get paid for with health insurance. • To play, students must find classmates who meet the given criteria and have them sign in the corresponding box. Students can have each classmate sign only once on the worksheet. It's alright if a student signs once on their own worksheet too. • Ask the students what questions they have. Students will most likely LOVE the opportunity to share about health-related things, so be careful not to let them share stories right now - just questions. • Distribute worksheets, one per student, and let the activity begin! <ul style="list-style-type: none"> • <i>Tip: If the teacher has a class set of clipboards, distribute those as well. It would be very helpful.</i> • Walk around during the activity and mingle with the students. You could even have your own worksheet and look for signatures/sign other students' worksheets • After about 5 minutes (or when you sense that most students have gotten signatures in most boxes, stop the activity and have students come back to the classroom gathering space to share. • Debrief: <ul style="list-style-type: none"> • "What was something interesting you learned about a classmate?" Only call on 1-2 students for this question because students love to tell stories. • "Now that you've seen all the different health things that can happen to you and need to be treated by a doctor, you can see why having health insurance is so important. You should always have health insurance, even if you're not sick right now, but remember too that there are lots of ways to prevent accidents, just like we talked about at the beginning of the lesson today - things like wearing helmets, washing your hands, and getting your shots." 	<p>7 minutes</p>

SECTION	DESCRIPTION	DURATION
Activity Risky Business	<ul style="list-style-type: none"> • <i>Optional: If you have time, they can work on this in class. Otherwise, you can distribute it as a take-home activity that they can complete later.</i> • Send students to their desks/workspaces for this activity . • Students will need glue sticks and scissors for this activity • Distribute the "Risky Business" worksheets <ul style="list-style-type: none"> • Students will work independently to cut, sort, and glue the different behaviors into the two categories - risky and not risky. See the key for answers. • Go over the worksheet and its components with the students. Remind students that risky behaviors mean that there are potentially consequences. That's what makes them risky. It doesn't mean that those bad things are guaranteed to happen, but there is a chance that they will. Ask them what questions they have. Don't spend too much time on whole-class questions because you should walk around while they're working. • Allow students time to work with their groups to complete these. (about 5-7 minutes) • Walk around and answer questions. • Debrief (3-4 minutes) <ul style="list-style-type: none"> • Bring students back to the class gathering space with their completed worksheets • Ask for student volunteers to raise their hands and share their answers for each of the categories and how they decided to put them there. 	15 minutes <i>(if time allows)</i>
Closing and Reflection	<p>To wrap up the whole lesson, ask the students to share with a partner:</p> <ul style="list-style-type: none"> • 3 things I learned are... • 2 questions I still have are... • 1 thing that stuck with me is... <p>Ask for a couple of volunteers to share aloud with the whole class.</p>	2-3 minutes

Find Your Match

Riding a bike

Riding in a car

Walking across the street

Going to the beach

Touching something sticky

You want to cut up an apple

Going to recess with your friend

Walking your dog

It's about to be flu season

Spilling your water

Lining up to go somewhere

Roller skating

Dropping a plate on the floor

Wearing a helmet

Wearing a seatbelt

Looking both ways first

Wearing sunscreen

Wash your hands

Ask a grown-up for help

Walking down the hallway
instead of running

Putting him/her on a leash

Getting a flu shot

Wiping it up before she falls

Pushing in your chair so no one trips

Wearing a helmet, knee pads,
and elbow pads

Sweeping it up before someone
steps on it

Find Someone Who...

Directions: Your job is to find classmates who have done the things in the boxes and then have them sign in the boxes that they have done, BUT each classmate can only sign in one box. How many boxes can you get filled up?

Has broken their arm _____	Has had an allergic reaction _____	Has gotten a vaccine _____	Has had a CAT scan _____	Has gotten a concussion _____
Has gotten a flu shot _____	Has had an x-ray _____	Has gone to an urgent care doctor _____	Has gotten stitches _____	Has spent the night in the hospital _____
Has been to the emergency room _____	Has had strep throat _____	Has burned themselves _____	Has sprained their ankle _____	Has ridden in an ambulance _____
Has broken their leg _____	Has had an ear infection _____	Has had a fever _____	Has had the flu _____	Has gotten pink eye _____
Has used crutches _____	Has had the stomach flu _____	Has had a surgery _____	Has had their arm in a sling _____	Has had a rash _____

Name _____

Date _____

Risky Business

Directions: Cut, sort, and glue these different behaviors into the right category. Are they risky behaviors or not?

Risky Behaviors	Not Risky Behaviors

Not spending too much time staring at the computer screen	Not wearing a seatbelt	Leaving the windows open in your house while you're on vacation	Loaning all of your money to a friend	Leaving your bike out in your front yard overnight	Keeping your car in a garage
Having health insurance	Buckling your seatbelt	Running down the halls at school	Roller skating without a helmet	Closing the windows when it's raining	Driving safely
Taking vitamins	Eating healthy foods	Leaving kitchen knives out on the counter	Running through red lights without stopping	Following the speed limit	Locking your car when you park it on the street