Why We Have Health Insurance

The basic idea behind insurance, and what it means to be covered under a parent's plan.

Name: _____ Date: _____

OBJECTIVE

Why We Have Health Insurance

Word	What it means
Premium	The amount paid, often monthly, just to HAVE the insurance.
Copay	A small flat fee you pay at a doctor visit.

YOU'RE PROBABLY ALREADY COVERED

Right now, most middle schoolers are covered under a parent or guardian's health insurance plan. You can typically stay on a parent's plan until age 26.

Ask a parent or guardian: do you know the name of our health insurance plan? Write down what they say. ("I don't know yet" is a fine answer, that's useful information too.)

DISCUSS

Why might it be risky to have NO health insurance, even if you're young and healthy?