

# SHOULD THE UNITED STATES MOVE TO A SINGLE-PAY HEALTH INSURANCE SYSTEM?

This activity should take about 90 minutes. If learners are able to review media prior to the lesson, activity time should be 45 to 60 minutes.

#### **INVESTIGATE**

Read, watch, and listen to the three media resources on the Thinkalong module. Learners can use the Investigate graphic organizer to summarize each piece of media and record new information. Below are summaries of the three pieces of media curated in the Thinkalong module.

## WOULD UNIVERSAL HEALTHCARE REALLY WORK IN THE U.S.?

Above the Noise | January 22, 2020 | Video 9:45 minutes

Almost every developed nation on Earth has universal healthcare, with the exception of the United States. This video questions whether we should we join them, or if there are advantages to our current system that we don't want to lose.

- In the U.S., individuals pay a set amount of money every month, and in return, the insurance company pays for most of your medical bills if you get sick or hurt.
- Universal health care can be accomplished through socialized medicine, a single-payer system, or implementing a highly regulated private insurance where everyone is required to have health insurance from private companies.
- Under a universal healthcare system, health insurance costs less, everyone is covered, and insurance isn't tied employment.
- The disadvantages to a universal healthcare system are that taxes would likely go up to pay for it, the quality of care might change, and people would have less choice in who provides their care and the amount of coverage they have.

#### PANDEMIC INTENSIFIES UNIVERSAL HEALTH CARE CONVERSATION

PBS NewsHour | March 28, 2020 | Video 5:26 minutes

As of March 28, 2020, more than 3 million Americans had filed for unemployment benefits after losing their jobs due to the COVID-19 pandemic. As the pandemic persists, that number has gotten as high as ~30 million Americans. Many who lost their jobs no longer have health insurance through their employers.

- Because of policies enacted by the Affordable Care Act (ACA), people who lose their health insurance because they've lost their job are eligible automatically for a special enrollment period for ACA insurance providers.
- Vice President Biden has proposed building on the Affordable Care Act to get to universal health coverage throughout his presidential campaign. Senator Bernie Sanders drafted a Medicare for All bill aiming to achieve the same goal.
- All insurers and employers have to cover the complete costs of coronavirus testing associated with coronavirus, and states
  can cover uninsured people through their Medicaid programs. However, very costly coronavirus treatments are not
  covered.



#### MEDICARE FOR ALL? A PUBLIC OPTION? HEALTH CARE TERMS, EXPLAINED

NPR | January 14, 2020 | Article 777 words

According to a 2019 poll by the Kaiser Family Foundation, 87% of Democrats support "Medicare for All," while only 64% of Democrats support "single-payer health care." However, these two phrases are basically the same thing.

- A "single-payer" system is a kind of health care system where the government provides insurance to everyone.
- While single-payer health care is a category of coverage, Medicare for All is a specific proposal that falls under this category. This expansion of our current Medicare system would be one where private health insurance would mostly go away, and there would be no premiums paid by patients.
- With a "public option" for health insurance, private insurance would still exist, but people could choose to get a more affordable government insurance plan instead.
- "Government run" health care is a system in which the government doesn't just pay people's health care bills, it also owns the hospitals and employs the doctors.
- "Universal health coverage" is not a plan, it's a goal that health insurance coverage is universal.

#### **KEY WORDS**

Look out for these important keywords in the news stories. Discuss the definitions with your classroom and see how they affect the understanding of the story.

- Single-payer healthcare
- Universal health coverage
- Medicare
- Medicaid

#### CONTEMPLATE

Learners will use media literacy questions to critically engage with news by thinking about its purpose, searching for bias and discussing missing perspectives. They will answer the 5 Key Questions of Media Literacy created by the Center for Media Literacy, which are:

- 1. Who created this message?
- 2. What creative techniques are used to attract my attention?
- 3. How might different people understand this message differently than me?
- 4. What values, lifestyles and points of view are represented in, or omitted from, this message?
- 5. Why is this message being sent?

A graphic organizer is included in this guide and the Thinkalong website to help learners answer these five questions about each piece of media.

### **DEBATE**

Use the debate tool on the module webpage to help form evidence-based responses to the debate question.

Thinkalong is designed to help learners engage with real issues that are relevant to their lives. <u>Structured discussions</u> allow learners to practice their critical thinking skills through evidence-based debate with their peers. Discussions are designed to take about 30 minutes. Educators are encouraged to modify aspects that work best for their learners.

To encourage civil discourse, please review the <a>Code</a> of <a>Conduct</a> with your learners.