

HEALTH

Directions

Welcome!

You are a “health” sales person!

Below you will find helpful advice to make your role as easy as possible. Please read thoroughly even if this is not your first time.

- It is your role to explain premiums, copays, coverage percentages, and deductibles. However, it is not your role to sell them on the best plan option for their life.
- Once the student has made a decision, have them choose a Reality of Health card. Read it aloud to the student, and then direct them to the HEALTH section of their budget worksheet.
- Be sure to show the students where to record their plan premium amount, deductibles, coverages, and copays. Be sure to point them to the health terms and definitions sign so they understand in the future when they are purchasing a real health insurance plan!
- As you read the cards, if a card states it
 - IS a standard visit, you automatically go to the co-pay section.
 - IS NOT a standard visit, go to
 - Deductible
 - Coverage
- If the student should pick the new baby card, make sure to celebrate!
 - Shout out "HEY! *Student's name* had a baby!!!"
 - Ring the bell found on your table.
 - And don't forget to place a "It's A Baby!" sticker on the student!
- A few things to keep in mind:
 - Family premium is required for two or more in a household.
 - Students should list their premium amount on the first line of the budget worksheet.
 - Students cannot change their plan after they receive their card, even though they may want to.
 - Each Reality of Health event is different, but all deductibles and patient coverage can be divided by 12 including those who do not have a plan.
 - If a card does not apply to a student's future life scenario (example: If they do not have kids or a spouse and the card refers to paying for kids or a spouse.), have them choose a new card.
 - Co-pays apply to all standard doctor visits which will be stated on the card.
 - All students with military occupations, or that have spouses with military occupations, have 100% health care coverage and do not need to visit this table.
- Quick Health Insurance Tips!
 - Deductibles must be paid in full before students can use their coverage. Example:
 - If the student has a \$8,000 bill and they have chosen the Gold Plan they need to pay \$3,000 first (the deductible can be split into 12 monthly payments). Then the student will look at their coinsurance coverage... 80/20. Of the remaining \$5,000 needing to be paid the insurance will cover 80%, leaving \$1,000 for the student to pay (they can also split this into 12 monthly payments if they would like.)
 - Deductibles do not have to be paid in full for students to use their co-pay or prescription co-pay.

