



Health Care Facilities

Do Now (use your books)

+ Turn in timelines on the front counter.

1. Define holistic health care.
2. List 5 types of wellness. Which type do you feel you are the most connected with?
3. Look at table 1-8 on page 21. List one complementary and alternative (CAM) therapy that looks interesting to you. Prepare to share it with the class.

Classroom Logistics

- + Late Assignments
- + Notebook grading
- + Student Skyward access
- + Grades up to this point (emailed every two weeks)
- + Missing work (pre-tests)

Health Care Facilities

- + The health care field employs over 13 million people in more than 200 careers.
- + FOUR BILLION DOLLARS PER DAY BUSINESS



Hospitals

- + General: treat a wide range of conditions and age groups.
- + Specialty: care for certain conditions or age groups (burn, oncology, pediatric)
- + Government: facilities for government employees (VA, state psychiatric hospitals)
- + University medical centers: provide services, research, education. Funded by both private and government sources.

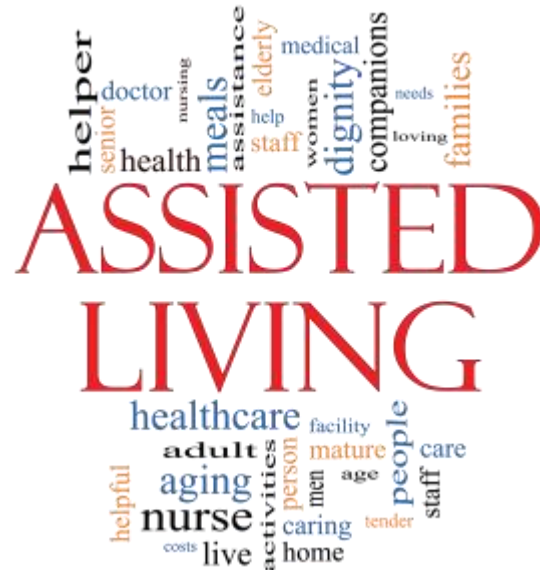


Classification of Facilities

- + Private: funded by patient fees
- + Religious: religious support and patient fees
- + Nonprofit or voluntary: patient fees and donations
- + Government: tax money and/or patient fees

Long Term Care

- + Provide care for the elderly or people with disabilities.
- + Nursing homes, geriatric/assisted living
- + Extended care: prepare resident for return home.



Clinics

- + Surgical clinics: patients sent home immediately after they recover from operation.
- + Emergency care: provide first aid to ill/injured patients.
- + Rehabilitation clinics: Physical, occupational, and speech therapies.
- + Specialty clinics: care for specific diseases.
- + Outpatient: _____

Emergency Care Services

- + Provide special care for accidents/sudden illness
- + Ambulance services: private and government
- + Rescue squads—operated by fire dept.
- + Emergency rooms
- + Helicopter or airplane services



DO NOW

1. These types of hospitals are connected to educational institutions.
2. These hospitals treat specific groups or populations. For example: pediatrics.

Laboratories

- + Medical: perform diagnostic tests
- + Dental: prepare dentures or other devices

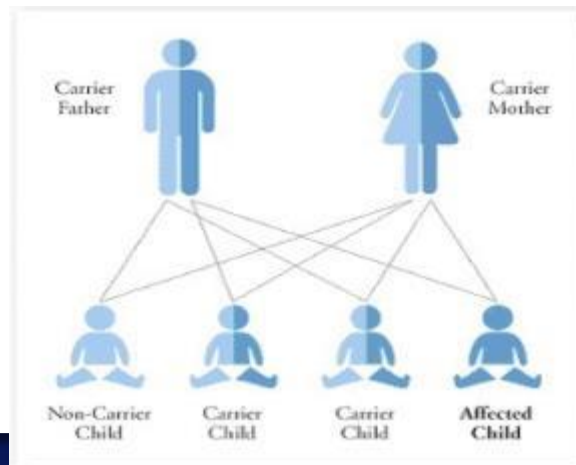


Hospice Agencies

- + Provide care for terminally ill people who have 6 months or less to live.
- + Care provided in person's home.
- + Provides support and comfort, die with dignity.
- + Counseling services for patient and family

Genetic Counseling Centers

- + Works with couples or individuals who are pregnant or considering pregnancy.
- + Perform prenatal screening tests.
- + Check for genetic abnormalities/birth defects.
- + Examples: Down's syndrome and cystic fibrosis



Health Maintenance Organizations

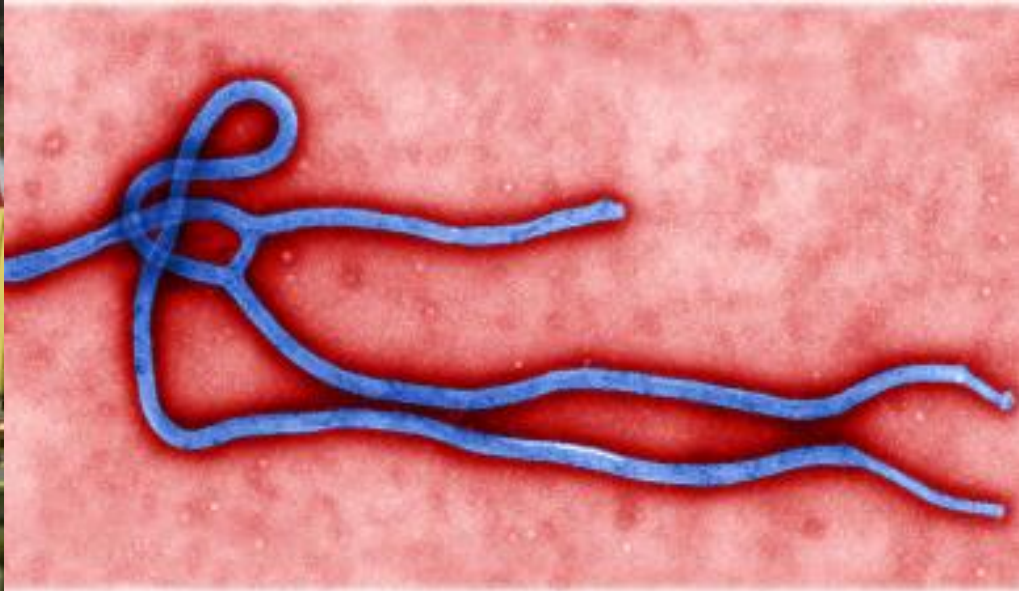
- + Provide total health care directed toward preventive care for a fixed, prepaid fee.
- + Services: examinations, basic medical services, health education.

Government Agencies

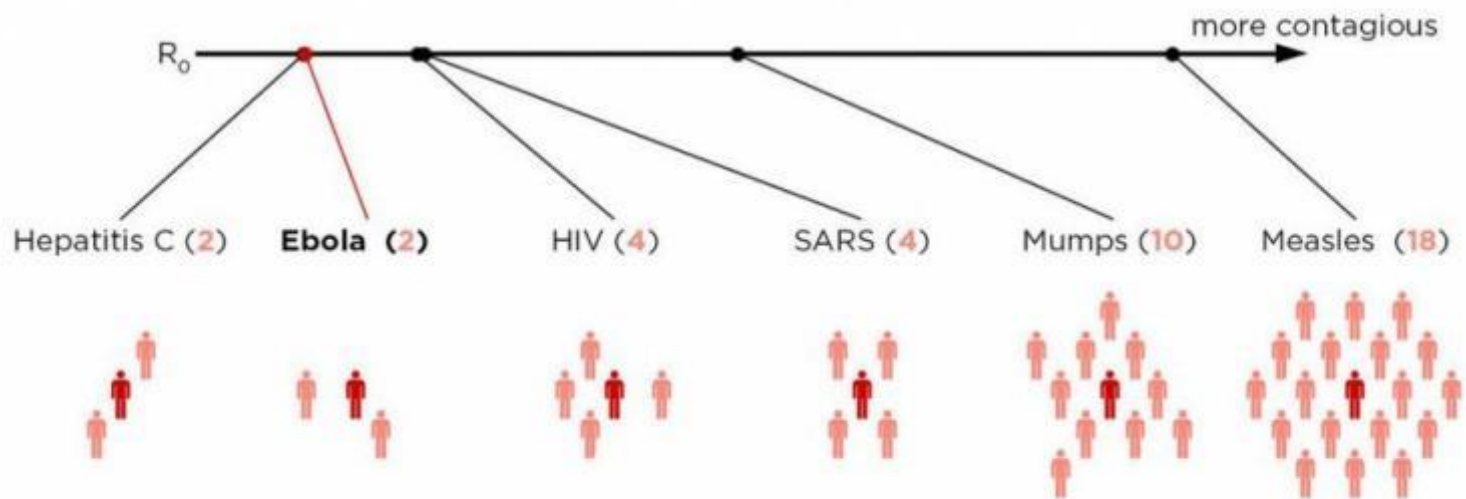
- + Tax-supported
- + World Health Organization (WHO) sponsored by United Nations
- + Investigates/deals with serious health problems throughout the world.



**World Health
Organization**



The number of **people** that **one sick person** will infect (on average) is called R_0 . Here are the maximum R_0 values for a few viruses.



US Dept. of Health and Human Services

- + National agency dealing with health problems in the US
- + National Institutes of Health (NIH)
- + Centers for Disease Control (CDC)
- + Food and Drug Administration (FDA)
- + Agency for Health Care and Policy Research (AHCPR)-identify standards of treatment
- + Occupational Health and Safety Administration (OSHA)-work force standards

Voluntary/Non-Profit Agencies

- + Supported by donations, membership fees, fundraisers
- + American Cancer Society
- + American Heart Association
- + American Red Cross
- + Provide funding to encourage research for curing disease.



Thought Exercise

- + In your composition notebooks:
- + **Find an example** of a private, religious, non-profit, and government health care facility in Caldwell or Nampa.
- + **List the health care facility, the category, and a description of the services offered.**

Health Insurance Plans and Terms

- + Many different providers:
- + Blue Cross/Blue Shield
- + United Health
- + Assurant
- + IHC Group
- + Aetna
- + Many more!



**BlueCross
BlueShield**

Health Insurance Terms

- + **Premium:** the fee the individual pays for insurance coverage, usually monthly.
- + **Deductible:** amounts that must be paid by the patient for medical services before the policy begins to pay.



DO NOW

- + You have \$1000 in an emergency savings account. You are practicing your softball pitching form in front of the mirror and severely stub your toe on the door frame. You go to the ER for an X-Ray, which confirms that it is broken. The total bill is \$1500.
- + Your deductible: \$1,100. Do you have enough money?
- + Will you have enough with a 70/30 coinsurance plan? How much will you have left over?

Health Insurance Terms

- + **Co-insurance:** specific percentages of expenses are shared by the patient and insurance company.
- + Example: with 80/20 co-insurance, the company pays 80% of covered expenses, and the patient pays the remaining 20%.
- + **Co-payment:** a specific amount of money a patient pays for a particular service.
- + Example: \$10 for each physician visit regardless of total cost of the visit. Or prescriptions.

Co-Insurance problems

1. A hospital bill is \$2000, and an insured individual has a 60/40 percent co-insurance. What amount of money will the insured individual pay?
1. A hospital bill is \$37000, and an insured individual has a 80/20 percent co-insurance. What amount of money will the insured individual pay?

Scenario 1

- + You have \$2,500 in an emergency savings account. On your way to school, a stray buffalo runs into you and breaks your leg. The ambulance and hospital bill totals \$7,500!
- + Which plans will cover this bill? Which plans will cause you to go broke?
- + 2 and 3 will cover



Scenario 2

- + You have \$10,000 in an emergency savings account. You decide to go spelunking in the Kuna Caves and unfortunately suffer an acute embolism (air bubbles in blood). You have to spend 8 hours in a hyperbaric chamber to reduce the embolism. The total bill is \$50,000
- + Which plans will cover the bill? Which plans will cause you to go broke?
- + 1,2,3,4 cover



DO NOW

1. A hospital bill is \$2000, and an insured individual has a 60/40 percent coinsurance. What amount of money will the insurance company pay?

How do Individuals get coverage?

- + **Employer-sponsored:** premiums paid by employer, or individual pays percentage of premium.
- + **HMO:** monthly fee for membership, can only use HMO-affiliated doctors.
- + **Preferred Provider Organization (PPO):** large industry or companies. Contract with certain health care agencies to provide health care at reduced rates.

How do individuals get coverage?

- + **Worker's Compensation:** plan providing treatment for workers injured on the job.
- + **TRICARE:** US government health insurance plan for all military personnel.
- + **Managed care:** health care provided to patient must have a purpose, to combat rising health care costs.
- + **Medicare/Medicaid**

Medicare (government)

- + Provides health care coverage to those
 - + Over 65 years old
 - + Persons with a disability
 - + Any person with end stage renal disease

- + Type A: Hospital services, hospice
- + Type B: Coverage for doctor's services. 80/20 coinsurance.
- + Type D: Covers medications

Medicaid (government)

- + Coverage for low income individuals, physically disabled, blind, children who qualify for public assistance.
- + Consists of hospital services, physician's care, long term care, and some therapies.

Health Care Ethics

- + Ethics: determining right and wrong.
- + Some ethical questions in health care.
 - + When should life-sustaining treatments like breathing machines or feeding tubes be started, continued, or stopped?
- + Write down an opinion or question you have about this question.

Health Care Ethics

- + What should family members and health care professionals do if a patient refuses treatment that promises to be medically helpful?
- + Write down an opinion or question you have about this topic.

Health Care Ethics

- + What should patients do when they do not understand what professionals are saying and feel they are not offered the opportunity to participate in their own health care decisions?
- + Write down an opinion or question you have about this topic

Health Care Ethics (reflective writing)

- + You are a trauma surgeon in an emergency room. You receive two patients at the exact same time that need surgery for gunshot wounds, or they will die. There are no other surgeons available. Just as you are wheeling one patient into the operating room, a nurse informs you that your patient is the person who shot the patient still waiting for treatment.
- + Do you change your decision about whom to treat? Why or why not?

Assignment!

- + Finish Chapter One of Review Sheets
- + WE WILL GRADE CHAPTER ONE IN-CLASS TOMORROW

National Health Care

- + Demand for a national health care plan:
 - + To ensure all Americans have access to health care coverage.

Issues include:

- + Cost of creating a national health care plan
- + Lack of freedom in choosing health care providers
- + Those with insurance may pay more to cover uninsured individuals

The Affordable Care Act (Obamacare)

+ The three-legged stool

- + Insurance companies cannot deny coverage to those with pre-existing conditions
- + Everyone must purchase health insurance (individual mandate)
- + Government pays part or all of the premiums of people with low-income

The Affordable Care Act

- + Government subsidies make health insurance affordable to low income Americans.
- + But what about Medicaid???

The Affordable Care Act

- + Also relies on expansion of Medicaid! But states can opt out of the Medicaid expansion....

New York Times Article:

- + “Without those federal dollars coming in, a number of hospitals that serve low-income populations in refusing states have already been shuttered. According to the Urban Institute study, “these 24 states are also slated to lose a \$167.8 billion (31 percent) boost in Medicaid funding”



STATES REFUSING TO EXPAND MEDICAID WILL LEAVE 4.3 MILLION AMERICANS UNINSURED



- Expanding Medicaid coverage
- Refusing to expand Medicaid coverage for uninsured residents
- # Number of residents who will remain uninsured
- In discussions with CMS regarding Medicaid expansion

4.2 MILLION RESIDENTS IN STATES EXPANDING MEDICAID COVERAGE WILL GAIN ACCESS TO AFFORDABLE HEALTH INSURANCE

Creation of a Health Care Co-op

- + Idaho rejected the Medicaid expansion of the Affordable Care Act, but Gov. Butch Otter did approve the establishment of an online health care marketplace.
- + <https://www.yourhealthidaho.org>

DO NOW

- + You have approximately 10-15 minutes to finish Chapter 1 on your review packets.
- + If you are finished with Chapter 1, begin the Chapter 2 word scramble! We will work on finishing the packets next week.

+ <http://www.superteachertools.us/jeopardyx/jeopardy-review-game.php?gamefile=1463998#.VekPms6jLdk>