

# Understanding the Affordable Care Act

## *Game Instructions*

### Overview

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Health care is in a state of rapid change. Both at the state and national level, legislation is changing the way Coloradans access and pay for health care services. This game was designed to explain in an interactive way the effect the Affordable Care Act has had and will have on individuals' and families' ability to get the care they need when they need it.

As it is a game, please understand that the expenses and resources for health care and insurance costs are not exact representations of our current healthcare system. Each scenario is a dramatization of actual health care stories, designed to educate people about challenges within our health care system.

This game was designed by Get Healthy SLV, a non-political project of the San Luis Valley Regional Medical Center. Get Healthy SLV does not advocate for specific legislation or reform initiatives.

### You will need:

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- The ACA player packets
- Additional printed money

### Directions

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**Divide the class into 8 groups.**

1. Give each group a player packet which includes both the player profile and their money.
2. Tell each group to read through their **Player Profiles**. Explain to them that this is their character. They are to try and walk in that person's shoes and act as if they are actually facing these real-life choices.
3. Each player will have an amount of money in their packets. Tell the students that this is their total financial resources for the game.
4. Have each student read out their **Player Profile** to the class.

## The Game Begins

1. Hand out **Scenario 1** to all the players. Give them time to read through the scenario.
2. Each player card will have a health issue that arises. Starting with **Player 1**, have the players read out their scenario. Have them pay you the health care costs listed on their scenario cards.
3. Hand out **Scenario 2**. This final scenario shows how the Affordable Care Act has changed the ability of each player to access and pay for health care services.

## Class Discussion

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Gather students together for a class discussion. Have each student tell their health story and some of the issues they encountered.

Possible discussion questions include:

- What happened when you (players) were unable to pay for health care?
- What happened when you (players) chose/had to delay care?
- What does delaying care mean if a player has no health insurance or a way to pay for care?
- How did the Affordable Care Act affect how you accessed and paid for health care services?
- Did you see any benefits from the Affordable Care Act? *Students can share their individual health stories to describe some of the benefits.*
- Did you see any disadvantages to the Affordable Care Act?
- What would have happened if the Affordable Care Act had not been passed?
- Specifically, what would have happened to **Players 1, 2, 4 and 7** if the Affordable Care Act had not been passed?

End the discussion with having the students talk about whether they think access to affordable health care is a right or privilege.

**Player 1 Profile:**

**Name:** Paul

**Age:** 37

You are an **insured** single father of two. Your youngest child, Michael was diagnosed with asthma when he was two. Your health insurance plan does not cover Michael's asthma. This means that if Michael gets an asthma attack or needs treatment for his asthma, your health insurance will not cover it.

**Your resources:** \$4,000

**Your Health Insurance:** Private Insurance

*Michael's asthma is not covered, but your insurance will cover all other medical expenses over \$2,000.*



**Player 1, Scenario 1:**

Oh no! Michael had a serious asthma attack last night. You had to call the ambulance and Michael spent the whole night at the hospital connected to a nebulizer which helped to stop the attack.

**Healthcare cost:** \$4,000

**Insurance covers:** \$0

**Pay your medical expenses to the teacher.**

**When it is your turn, explain your situation to the class.**

**Do you have insurance? Why is it so difficult to have your insurance pay for things?**

**Player 1, Scenario 2: The Affordable Care Act passed.**

**Denying coverage for children with pre-existing conditions like asthma is now illegal.** Michael needs a follow-up appointment and you need to purchase his medications.

**Healthcare costs:** \$2,000

**Insurance covers:** \$2,000

**\* Discuss your story with others:** What affect did the Affordable Care Act have on your finances and ability to access health?

**Player 8:**

**Name:** Ray

**Age:** 32

You are a business owner. You would love to get health insurance for yourself and all of your employees but the cost is too great. You started looking at insurance options when you found out that one of your employees has cancer. Unfortunately, all of the insurance companies will charge you more simply because they consider cancer a pre-existing condition.

**Resources:** \$14,000

**Health Insurance:** None





**Player 2 Profile:**

**Name:** Charlie

**Age:** 24

You have been living on your own working as a salesperson for a computer company. You love your job, but it doesn't offer health insurance. You aren't worried, because you are young and healthy.



What could possibly go wrong?

**Your resources: \$3,000**

**Health Insurance: None**

**Player 2, Scenario 1:**

You were talking on your cell phone and crashed into another car! You badly broke your arm and had to get stitches in your shoulder. Luckily the other driver was uninjured.

**Healthcare costs: \$4,000**

**Insurance covers: \$0**

**Pay your medical expenses to the teacher.**

**When it is your turn explain your situation to the class.**

**Do you have insurance? What are your difficulties in getting the care you need?**

**Player 2, Scenario 2: The Affordable Care Act Passed.**

**You can now be covered under your parent's insurance plan until you turn 26.** Your parents have excellent insurance which they get through their job.

Your doctor says you need to get surgery on your broken arm. Luckily, now you have health insurance. You still owe money to the hospital, but at least you don't have to worry about being uninsured in the near future.

**Healthcare cost: \$1,000**

**Insurance covers: \$ 1,000**

\* **Discuss your story with others:** What affect did the Affordable Care Act have on your finances and ability to access health?

**Player 8, Scenario 1:**

For years your employee's cancer was in remission. Recently she went in for check-up and found that the cancer had come back. She took off the rest of the year and her family is struggling to pay the bills. You have a close relationship with all your employees and never want to see one struggling financially. Maybe you could purchase coverage for your employees?

**Total Cost: \$15,000**

**Pay your medical expenses to the teacher.**

**When it is your turn explain your situation to the class.**

**Do you have insurance? What are your difficulties in getting the care you or your employees need?**

**What are you going to do?**



### **Player 3 Profile:**

**Name:** John

**Age:** 50

You are a successful business person. You pay a lot for insurance, but get top-notch care. The last thing you want is to change insurance plans. Your plan is working great for you.



**Your resources:** \$20,000

**Health Insurance:** Private Insurance-Full Coverage

### **Player 3, Scenario 1:**

You have a small lump on your neck that recently appeared. You should probably get it checked out.

**Healthcare cost:** \$2,000

**Insurance covers:** \$2,000

**Pay your medical expenses to the teacher.**

**When it is your turn explain your situation to the class.**

**Do you have insurance? Are there any difficulties with getting the care you need?**

### **Player 3, Scenario 2: The Affordable Care Act Passed.**

**Your insurance plan stays the same.** The Affordable Care Act does not force you to change plans or chose a different one.

The doctors say the lump is cancer and needs to be removed. Good thing you didn't delay care!

**Healthcare cost:** \$7,000

**Insurance covers:** \$7,000

**Pay your medical expenses to the teacher.**

**When it is your turn explain your situation to the class.**

**\* Discuss your story with others:** What affect did the Affordable Care Act have on your finances and ability to access health?

### **Player 8, Scenario 2: The Affordable Care Act passed.**

**The government now offers tax credits for you to cover your employees. Insurance companies also cannot charge you more because one of your employees has cancer.**

**Cost of Insurance:** \$15,000 (pay to insurance company)

**Government Covers:** \$7,000 (get this from the teacher)

1. Getting coverage for you employees will ensure that they continue to do good work and will help your business grow.
2. By not getting coverage for your employees, you may lose many of your best workers.

**What are you going to do?**

**\* Discuss your story with others:** What affect did the Affordable Care Act have on your finances and your employees' ability to access health?



### **Player 4 Profile:**

**Name:** Mary

**Age:** 41

Your work pays just enough to get by, but not enough to afford things like health insurance. You make a point to exercise every day and even though it is expensive, you try to buy lots of fruits and vegetables. You know that cooking at home saves money so you make a point of cooking for yourself every night and packing a homemade lunch during the day.

**Your resources:** \$2,000

**Health Insurance:** None



### **Player 4, Scenario 1:**

Women your age should get an annual exam and get screened for cancer. In addition you have been having some shoulder pains, maybe you should get your shoulder checked out?

**Healthcare cost:** \$2,000

**Insurance covers:** \$0

**Pay your medical expenses to the teacher.**

**When it is your turn explain your situation to the class.**

**Do you have insurance? What are your difficulties in getting the care you need?**

**What are you going to do?**

### **Player 4, Scenario 2: The Affordable Care Act passed.**

**You now are covered under Medicaid, which was expanded for people who make 133% of Federal poverty.**

**If you chose to get care in the previous scenario:** You are in great health and your shoulder is fine. You no longer have to worry about not having insurance to pay for care.

**If you chose to delay care in scenario 1:** You still need care. Luckily you now have coverage to help. Hopefully nothing too serious has developed since you waited to get care.

**\* Discuss your story with others:** What affect did the Affordable Care Act have on your finances and ability to access health?

### **Player 7 Profile:**

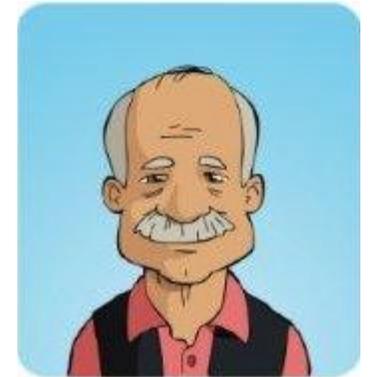
**Name:** Robert

**Age:** 72

Since your wife passed away two years ago, you have spent most of your time alone. You were diagnosed with diabetes as a child. Because you are over 65 you qualify for Medicare.

**Total savings:** \$5,000

**Health coverage:** Medicare





### Player 5, Profile:

**Name:** Linda

**Age:** 41

You work as a private-practice neurologist and you pride yourself in always taking care of your health. You have insurance, but it does not cover much, so it is really only useful for very expensive care and emergencies.

**Your resources:** \$12,000

**Health insurance: Private Insurance**  
*Covers expenses over \$10,000.*



### Player 5, Scenario 1:

You have just been diagnosed with a genetic heart condition. Luckily your condition can be easily managed with proper medications and treatments.

**Healthcare cost:** \$8,000

**Insurance covers:** \$0

**Pay your medical expenses to the teacher.**

**When it is your turn explain your situation to the class.**

**Do you have insurance? What are your difficulties in getting the care you need?**

**What are you going to do?**

### Player 5, Scenario 2: The Affordable Care Act passed.

Your previous health insurance plan did not cover many of the healthcare needs of you and your family. **Your state government created a new website called Connect for Health Colorado where you were able to shop and find the best coverage option for you and your family.**

In addition, your hospital is using more **evidence-based practices** to improve the quality of your care. It turns out the heart medication you were using may not have been the best for you. You are now using a cheaper one that works better.

**Healthcare cost:** \$5,000      **Insurance covers:** \$5,000

\* **Discuss your story with others:** What affect did the Affordable Care Act have on your finances and ability to access health?

### Player 7, Scenario 1:

You need medications for your diabetes. Unfortunately, you reached the Medicare “donut hole,” which means you have spent too much on medications for Medicare to cover the cost, but you have not spent enough to qualify for catastrophic coverage. Now you will have no assistance paying for your medications.

**Total Cost:** \$5,000

**Medicare covers:** \$1,000

**Pay your medical expenses to the teacher.**

**When it is your turn explain your situation to the class.**

**Do you have insurance? What are your difficulties in getting the care you need?**

**What are you going to do?**



## **Player 6 Profile:**

**Name:** James

**Age:** 45

Last October, you fell and hurt your back. You were self-employed and paid for your own health insurance. Now you cannot work and can no longer afford health insurance. A friend told you to apply for Medicaid. You are slowly getting your health back. You are glad for now that you have coverage through Medicaid as it has helped your wife and kids get the care they need.



**Total Savings:** \$3,000

**Health Insurance:** Medicaid, full coverage

## **Player 6, Scenario 1:**

Because of your back problem, you need surgery to help with the pain and to get back to work. After the back surgery, your doctor thinks you will need to go to physical therapy.

**Healthcare cost:** \$10,000      **Medicaid covers:** \$9,000

**Pay your medical expenses to the teacher.**

**When it is your turn explain your situation to the class.**

**Do you have insurance? What are your difficulties in getting the care you need?**

**What are you going to do?**

## **Player 6, Scenario 2: The Affordable Care Act passed.**

**You can stay covered under Medicaid and your hospital is making improvements to give you better care.**

**If you chose to delay care in scenario 1 :** Because you waited to get the surgery, your back problem is worse! This also means your family will have to live without an income for another 6 months since you didn't get care.

**If you chose to get care in scenario 1 :** The doctors say you are doing great and you should be able to work again soon.

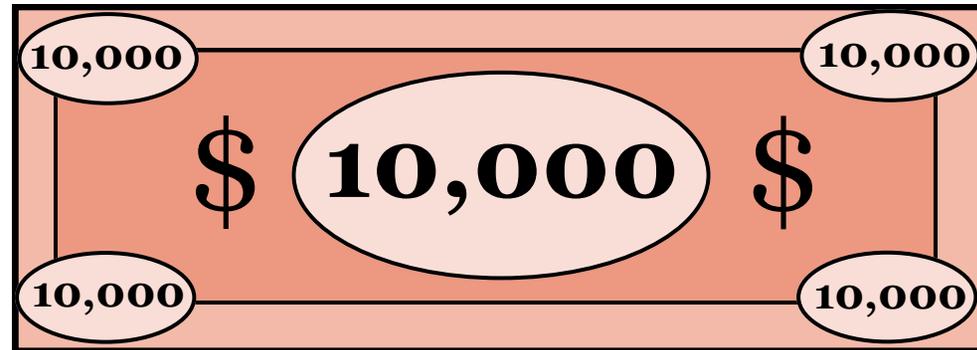
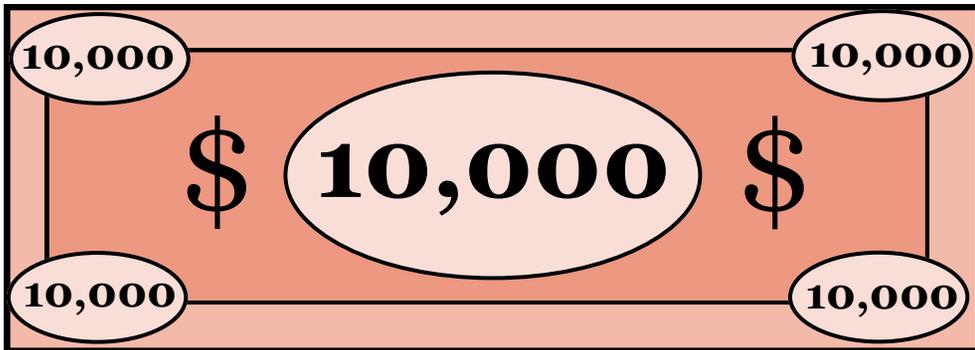
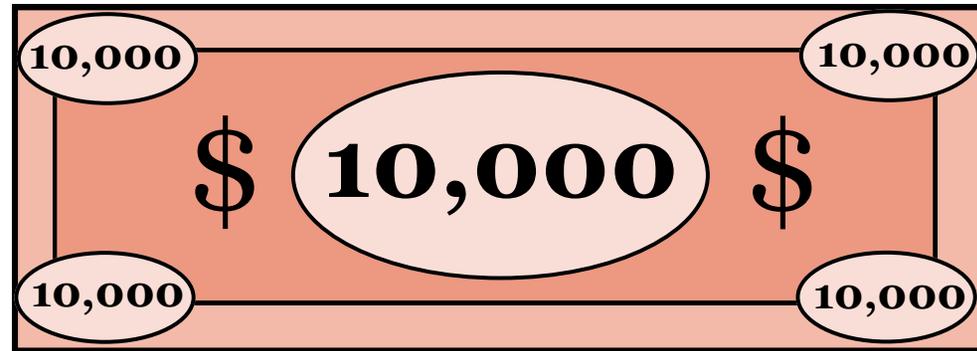
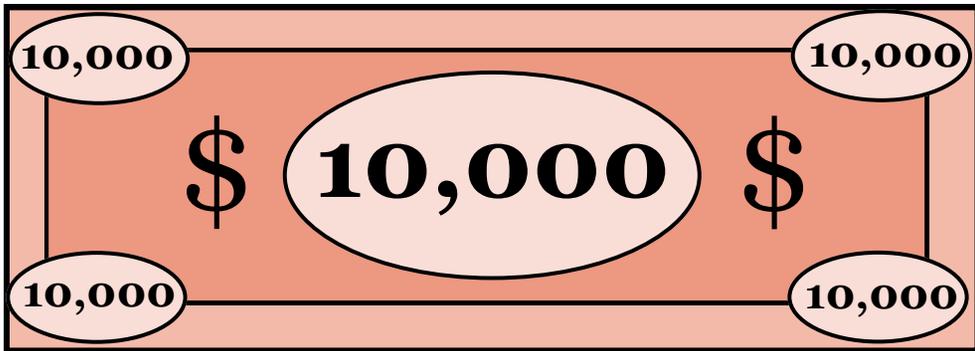
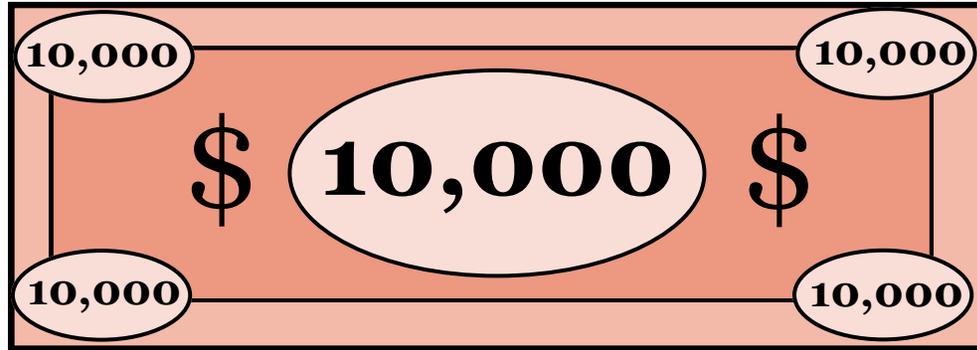
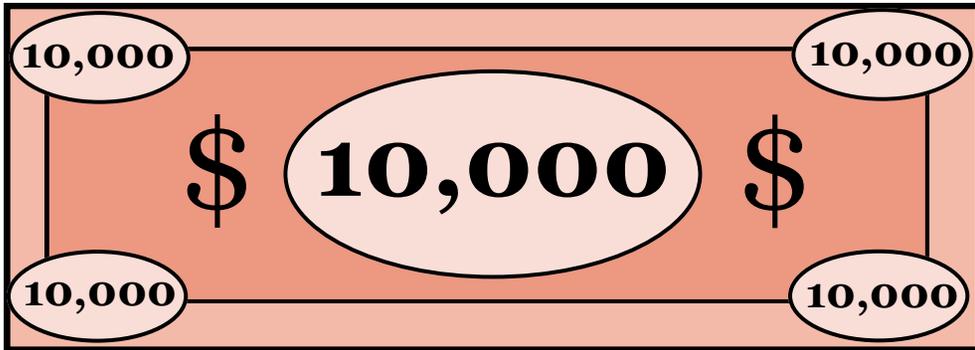
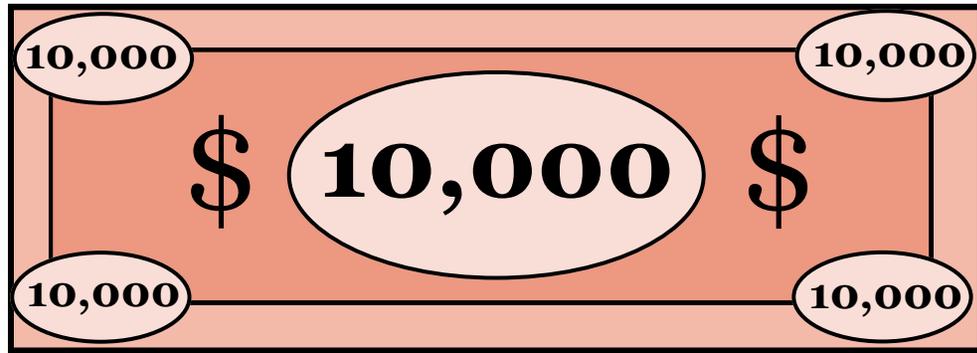
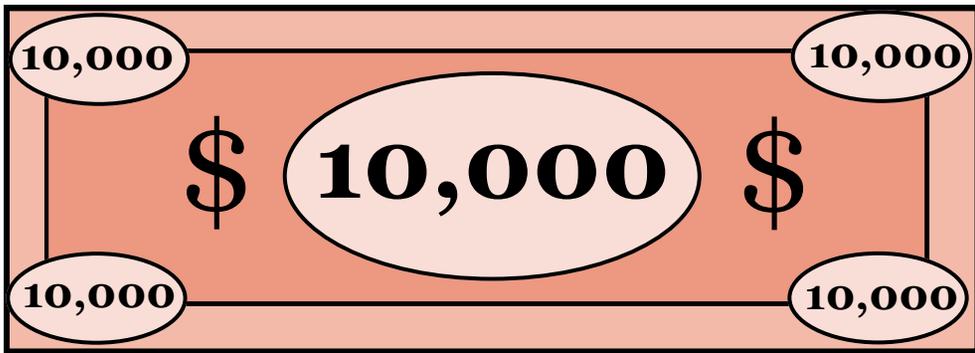
**\* Discuss your story with others:** What affect did the Affordable Care Act have on your finances and ability to access health? What did you learn about the consequences of delaying care?

## **Player 7, Scenario 2: The Affordable Care Act Passed.**

**The government is trying to address this “donut hole” gap in Medicare by offering assistance and discounts for many of the medications you need.** Eventually, Medicare will be changed so that people like you don't find themselves unable to get the medications they need. You are glad you don't have to worry about being unable to pay for medications.

**\* Discuss your story with others:** What affect did the Affordable Care Act have on your finances and ability to access health?







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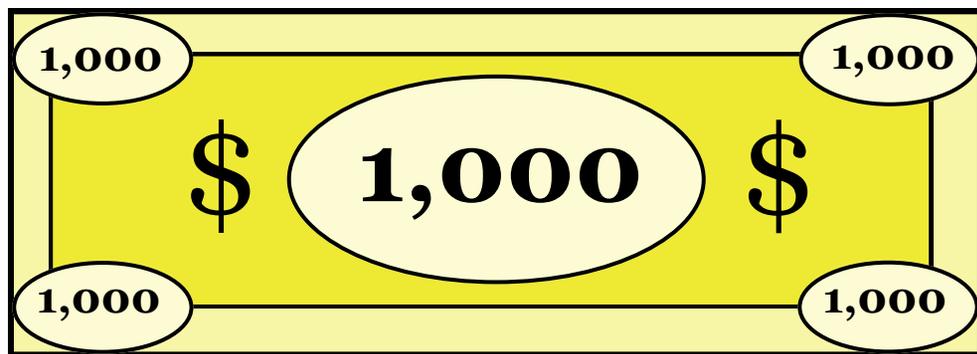
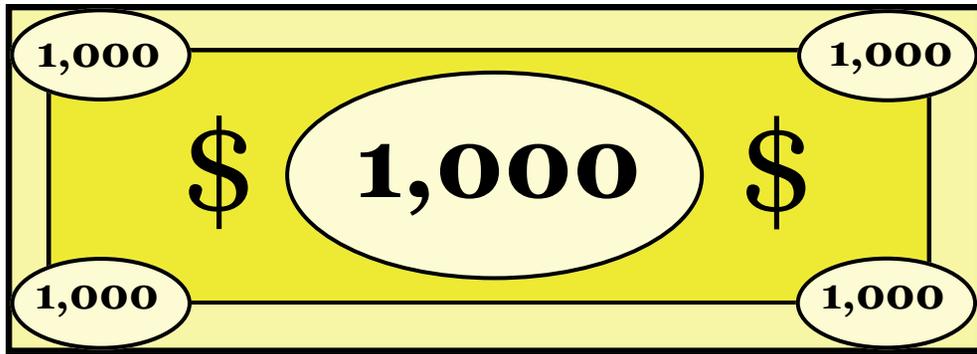
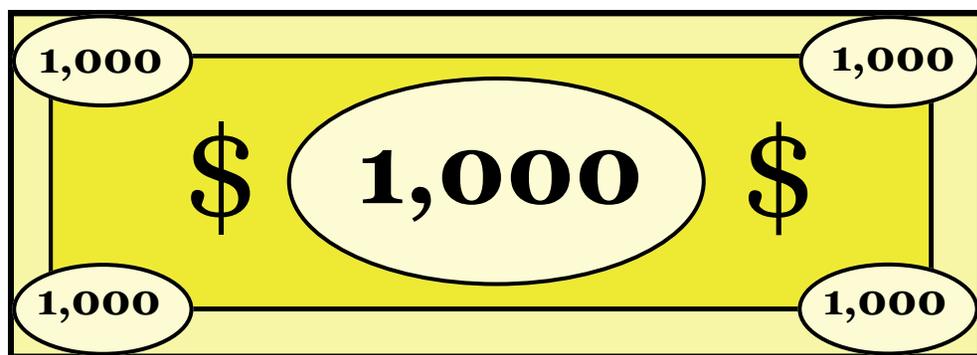
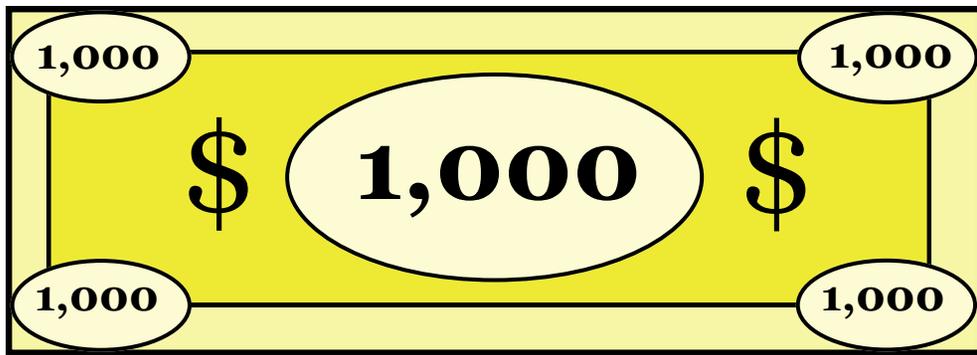
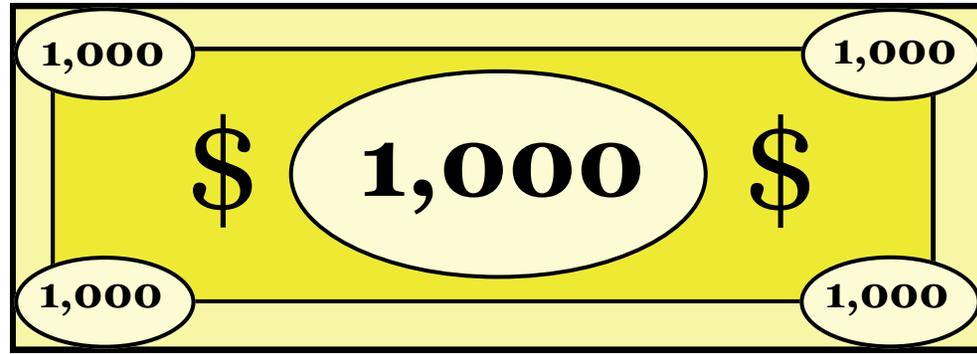
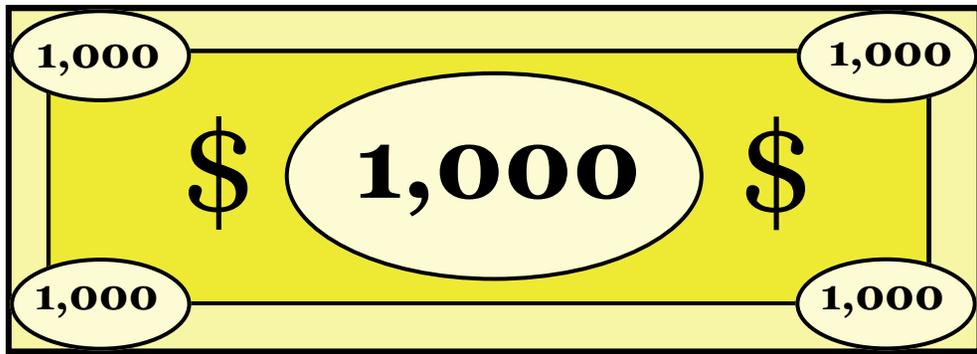
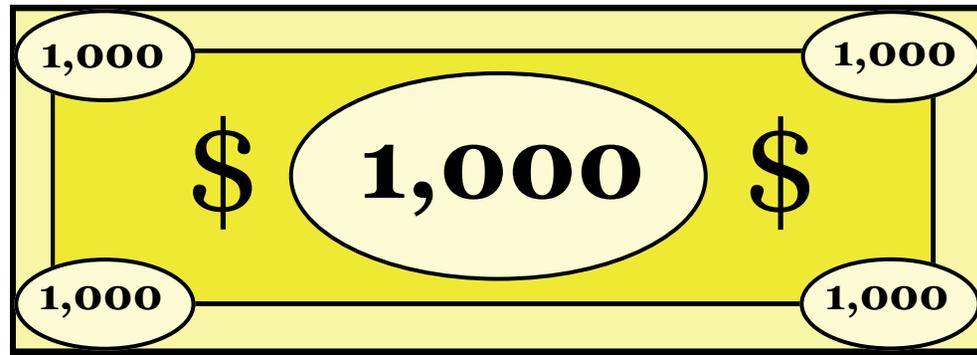
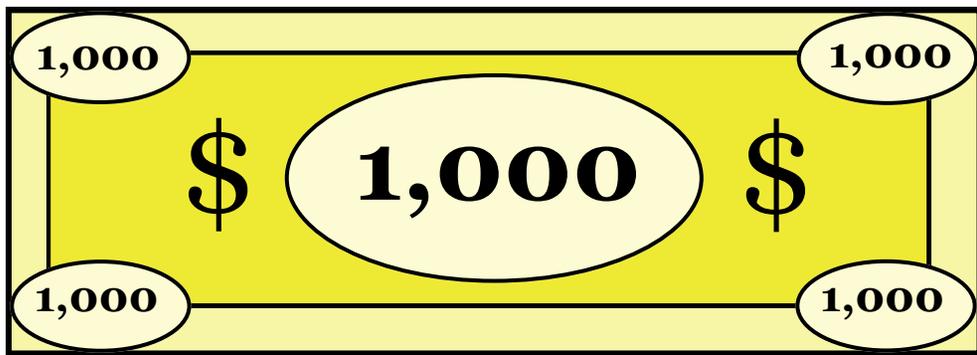
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**You are  
uninsured.**

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**You have  
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