

# Goal: Navigate Systems and Services

## GUIDEPOST I: Where to Start

- In conversation with your learner, discuss their previous experience locating the services they need from institutions or government departments. Allow adequate time for your learner to express their feelings about these personal experiences.
  - You might say, “Since you know best what services you need, and because you have already had some experience in seeking resources, let’s decide where to start to help you learn the new skills, you’ll need to be successful.”

**Note:** Locating services you need from large institutions, whether public or private can be a complicated task for anyone. The strategies your learner will use in pursuing this goal will transfer to many future interactions with service providers. Take the time to discuss how information is organized and presented as you explore this goal.

**For purposes of this lesson example, let’s assume that your learner wants to obtain health insurance through the Affordable Care Act/Covered California.**

- In a conversation with your learner create a mind map, or other brainstorming activity, showing what steps are necessary to achieve this goal. Here’s an example:

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- The diagram consists of a central box with a blue border containing the goal text. This central box is surrounded by eight bullet points, four on each side, all enclosed within a larger blue-bordered rectangle. The steps are as follows:
- Read and understand information found on website or printed material
  - Learn about the requirements for obtaining this insurance.
  - Prepare personal information needed for registration
  - Learn how to find help, if needed, from a customer service representative
  - Determine which coverage plan is best for the family
  - Learn about the health services provided through the chosen health plan
  - Learn about prescription drug coverage
  - Understand dates for open enrollment

- After completing this brainstorming activity, discuss with your learner which goal-based components or objectives they would like to begin working on in upcoming tutoring sessions.

**Note:** Each of the component goals or short term objectives will take time to complete. To avoid overwhelming your learner, work on one activity at a time. When that has been mastered then move on to the next activity.

## GUIDEPOST II: What You Will Learn

- Once you and your learner have determined which goal-based objectives you'll be covering in your tutoring sessions, you can begin planning the lessons and assembling instructional resources that relate to the learner's goal.
- It's important to have an ongoing conversation with your learner, explaining clearly what they'll learn in the lesson and how the instructional activities are related to their long-term goal. This connection between instructional activity and personal goal may not always be obvious to your learner, so keep the conversation flowing.

**For the purposes of this sample lesson guide, we'll assume that the learner wants to begin by learning to read and understand information provided on the Affordable Care website.**

**Note:** Because so much information about public services is contained on official websites and less and less in print form, understanding how to locate web-based information is often the starting point for learners seeking to *navigate systems and services*. This goal may sometimes entail becoming more familiar with technology and the use of computers and smartphones. If this is true for your learner, spend some time reviewing the use of technology in your tutoring sessions. In the short-term, you can be the Internet guide during your lessons so that your learner can focus on the information they want to learn more about.

### HELPFUL WEBSITES

[Covered California](#) -- The official online location for California-based ACA (Affordable Care Act) services. This is where you go to sign-up for health insurance

[Health for California Insurance Center](#) -- While not an official government website, Health for California does offer clear explanations of the health plans available through Covered California/ACA.

[California Department of Insurance -- basic terms](#) – The official site of the California Department of Insurance with a webpage offering a glossary of insurance terms.

### LIBRARY RESOURCES

- Model for your learner how to ask a specific, guiding question related to their learning objective. In this case the question might be, “Can you help me find information on how to obtain information about the Affordable Care Act or Covered California?”
  - Explain to you learner that it’s perfectly okay to refer to a prewritten question when asking library staff for help. In fact, people do this all the time.
- When your learner uses his guiding question, they may find that local library also has useful information about how to receive assistance from City and County health departments in your area.

## GUIDEPOST III: How You Will Learn – Multisensory Strategies

### 1. READING PRACTICE

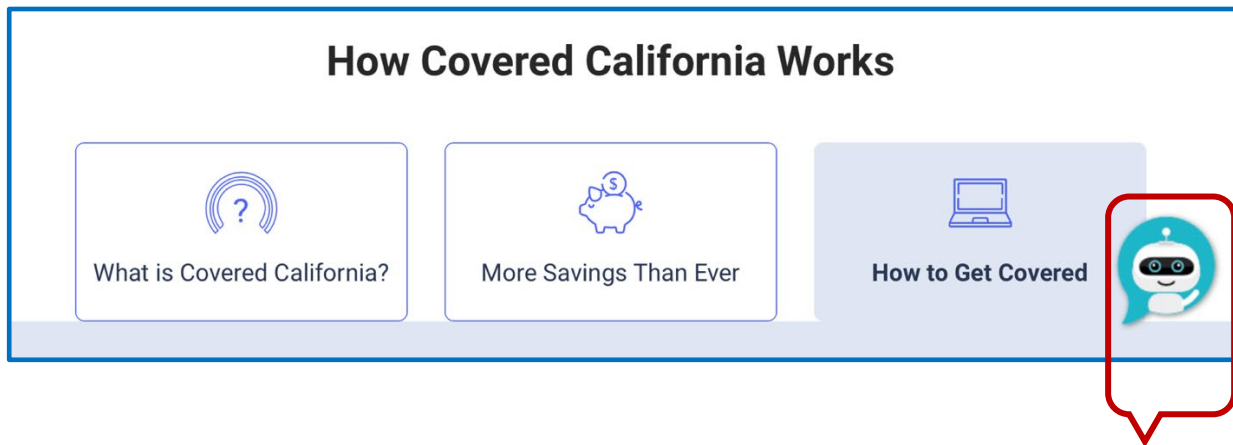
#### **Objective: Read and Understand the Information on Covered California website**

- Government websites, including [CoveredCA.com](#), are designed to provide basic information for the public so that the services they offer can be clearly understood. Some, of course, do a better job at this than others, so take the time in your tutoring sessions to review the layout of the web site and explore where to find the information which need.



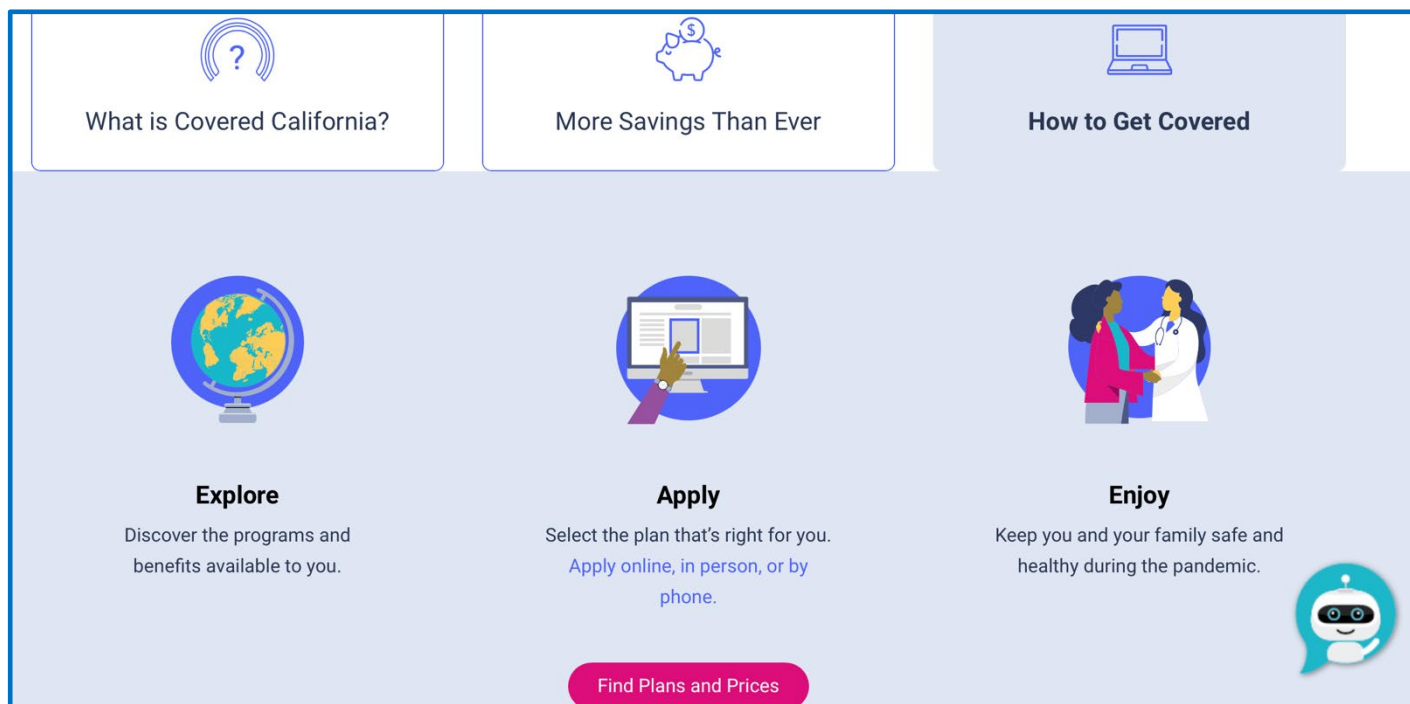
Explain to your learner that most websites include a navigation bar that allows you to quickly go to the section of the website that has the information you are looking for. In this example, clicking on *Get Started* takes you to an explanation of how Covered California works.

## How Covered California Works



Like many other websites you'll come across, there is a link to a representative who provides help through a live chat box. It's a good idea to prepare specific questions before calling up this real time assistance, but it's often a helpful resource. As you did earlier, help your learner write a guiding question to prepare for this conversation.

- As you and your learner explore the website, click on the *How to Get Covered* button, and you will be taken to a description of the benefits available, the online application itself, and even tips to help your family stay healthy.



- Use a variety of strategies to help your learner read and understand information online.
  - Ask your learner to briefly **preview** a webpage they will be reading and **predict** what kind of information they expect to find. They can make notes on their predictions and check back later to see if they were correct.

- Ask you learner to **skim** the webpage information before reading and pick out words which are unfamiliar and would be a challenge to read and understand on their own.
- When reading information on the site, you and your learner can use an **echo-reading technique** in which you read a portion of the webpage and they reread the same portion right after you.
- Whenever your learner comes across unfamiliar words, add them to their list of new vocabulary or card set (see below).

### New Vocabulary Study

(Examples taken from the *California Department of Insurance-basic terms* list—  
see website listed link above.)

<b>Affordable Care Act</b>	<i>The Patient Protection and Affordable Care Act (PPACA)</i> – the health reform legislation signed into law by President Barack Obama in March 2010. The law is intended to extend coverage to millions of uninsured Americans.
<b>Allowed Amount</b>	The most that your insurance will pay for a service. If your provider charges more than the allowed amount, you may have to pay the difference.
<b>Claim</b>	A request to your insurance company to pay for a health care service you received.
<b>Co-Pay</b>	A fixed amount (such as \$15) that you pay for a service. You usually pay the co-pay when you get the service.
<b>Deductible</b>	The amount you pay before your insurance company covers any costs.
<b>Generic Drug</b>	A drug that is similar to a name brand drug but not covered by original patents and therefore cheaper. If you buy a generic drug, you usually pay less co-pay.
<b>Health Maintenance Organization (HMO)</b>	An HMO is a collection of hospitals, doctors, and other health services all organized under one network. By managing care and contracting with the providers, HMOs keep costs down while providing a full range of health services. You usually pay only small co-pays when using services, no matter how many or what kind of services you use.

<b>Name Brand Drug</b>	A drug sold under a name-brand, and covered by original patents. Name-brand drugs are more expensive than generic drugs, and you usually have a higher co-pay for them.
<b>Open Enrollment</b>	The annual time period during which you can purchase or change health plan.
<b>Policy</b>	The written contract between an individual or group policyholder and an insurance company. The policy outlines the duties, obligations, and responsibilities of the policyholder and the insurance company.
<b>Pre-Authorization, Pre-Approval, or Prior Approval</b>	This is a process where your health plan must approve coverage for the service that your doctor or you request. Your health insurer can require pre-approval for certain services before you receive them, except in an emergency.
<b>Premium</b>	The fee you pay to have insurance. The premium is usually paid monthly.
<b>Provider</b>	A health professional or organization that provides health care services, such as a doctor, physical therapist, hospital, lab, or clinic. A preferred provider is a provider in your plan's network.

### How to study new vocabulary

- Using index cards, ask your learner to write an unfamiliar word or phrase on one side of the card. Ask your learner to say the letters aloud as they write the new word.
- On the opposite side of the card, help your learner locate a definition of the word (use a dictionary, Wikipedia, or a glossary). Your learner can write the definition, or take even more ownership of the new word by using it in their own sentence written on the back side of the index card.
- The new vocabulary can be studied by the learner away from the tutoring session. Then, the spelling and meaning of the words can be reinforced and practiced during upcoming tutoring sessions and new vocabulary cards can be added as needed.

## 2. WRITING PRACTICE

- Ask your learner to keep a journal about the goal--obtaining health care.
  - The journal can include their new vocabulary list.

- The journal might also include personal notes about what they have learned concerning health care in California.
- Ask your learner to write any unanswered questions they may have about health insurance coverage in their journal--you can use their questions to plan future tutoring lessons.

### 3. INDEPENDENT PRACTICE (Homework)

- Ask your learner to review the vocabulary cards they have created so they can improve word recognition and learn the meaning of the new words. Make sure to check and reinforce this activity in the next tutoring session.
- Ask your learner to review the personal notes they have made in their journal. If some of the information is still not clear to them, you can address that in a future session.

### 4. REAL WORLD PRACTICE

Your learner will have opportunities in their daily life to listen to their friends and family members as they discuss their own experiences obtaining health insurance. They may also see or hear advertisements through the media promoting Covered California or other health insurance options.

- Ask your learner to make note of information shared by friends and the media so it can be discussed during an upcoming tutoring session.
- They can also use their journal entries to compare what they have heard with the information they have already learned on the subject.

When your learner is ready and prepared with the personal information they need, you can review the options for submitting their application for health insurance.

- On the *Covered California* website, you have three options: 1) filling out an online application, 2) signing up with the help of a “Certified Enroller”, or 3) applying by phone with the help of a customer representative.
- With your learner, discuss which enrollment method they would be most comfortable using. It’s important that your learner use the enrollment method which they prefer. It’s equally important that as the tutor, you do not become the surrogate *enroller*, but instead leave it to the experts to provide this service.

## How do I apply?

It's easy. Apply on our website or get free, confidential help by phone.

Covered California and Medi-Cal use the same application. This means that once you apply, you'll find out which program you qualify for. Some households qualify for both.



Apply Online



Apply With a Certified Enroller



Apply by Phone



### GUIDEPOST IV: What Worked, What Didn't, What Can You Use?

At the conclusion of the instructional session, spend some time reviewing with your learner what they learned that day and planning what they'd like to work on in future sessions.

- Say something like, "Let's think about what we learned today and how you can use it on your own as you work toward your goal. Which tutoring activities worked well today, and which did not work so well. We can then plan what we'd like to work on in our next session."

Here's some examples of specific questions you might ask:

1. How did searching on the website go today? Are you comfortable finding the information you will need? If not, what can we work on next time to make it easier for you?
2. What useful information did you learn today about the topic of health care?
  - a. \_\_\_\_\_
  - b. \_\_\_\_\_
  - c. \_\_\_\_\_
3. What can you review and practice on your own to help you reach your goal?
4. What do you want to practice together in our next meeting?



## Milestones

**Initial Effort** – The ultimate goal of learning about Covered California and obtaining personal health insurance is broken down into smaller, achievable components that can be worked on separately, and over time. Following the lead of your learner, you are beginning to work on the components which they feel that are most important.

**Making Progress** – You and your learner are exploring websites with essential information about Covered California health plans. New health care vocabulary is being learned and reinforced in the tutoring sessions. The learner is beginning to learn about the structure of the official website and is able to locate important information.

**Goal Accomplished** – Your learner can read and understand information contained on the Covered California website. The learner has the skills they need to independently apply for and obtain health insurance coverage they seek.