

HRP-290 African American Health Understanding a Health Care Plan PRACTICE

Attached you will find the following:

1. Information describing the demographics, health status, and health care usage of an African American Family in the United States.
2. A summary of the available health benefit plan (COVA, Coinsurance of Virginia) as an employee of the State of Virginia

The purpose of this project is for you to become familiar with the benefits and language associated with health insurance. Discuss the insurance usage and cost associated with this plan for this family. Make sure to include the following:

1. Describe the two or three services that each of the family will utilize most.
2. In addition to the basic plan, the family can choose to add on additional coverage (expanded coverage) for an extra cost. For this family, what, if any, additional coverage would you add? Explain **in detail** the rationale for your decision.
3. Describe, **in detail**, the coverage and out of pocket expenses under this plan for services by a PCP (Primary Care Provider), by a specialist, for Emergency Room care, for hospitalization and for diagnostic testing. What specific services are most important to this family?
4. Describe, **in detail**, the out of pocket expenses that the family will incur for routine yearly checkups and testing.
5. Describe, **in detail**, the pharmacy services coverage and the out of pocket expenses. What specific coverage and services are important for this family?
6. Describe, **in detail**, the dental and optical services coverage and the out of pocket expenses. What specific coverage and services are important for this family?
7. Describe what health care services, provided by the plan, will be most influential in promoting a healthy lifestyle.
8. References for any information that was not given in class but was utilized in making your decision.

- ❖ This project should be type, double spaced, written in paragraph format and should be approximately 4-6 pages in length. **HOWEVER**, the paper will be graded on content not length.
- ❖ The paper **must** be stapled in the upper left corner prior to turning it in. It is not necessary to use a folder or report cover. Unstapled papers will be returned ungraded.

Family Description:

Mr. Gilmore is a 42-year-old African American man who is employed by the State of Virginia as an Assistant Professor at Norfolk State University. Mr. Gilmore is a widow whose wife died in an automobile accident. He has 4 children ages 7, 9, 13, and 16 years of age. Mr. Gilmore makes \$45,000 a year prior taxes and has no other income. Mr. Gilmore owns a house with a payment of \$432 a month, a car payment of \$356 a month and about \$400 in various utilities.

Mr. Gilmore has a family history of sickle cell disease and he carries the trait. His 9-year-old daughter has sickle cell disease and requires frequent visits to the doctor and emergency room and multiple prescriptions. Mr. Gilmore's 13-year-old son has a history of mental illness and is currently in counseling. The 16-year-old son requires the use of glasses or contacts. Mr. Gilmore has no history of hypertension, heart disease or renal disease. He does not practice social behaviors that would put him at risk for AIDS, STDs or Hepatitis.

MAKE ANY OTHER ASSUMPTIONS ABOUT THE FAMILY THAT YOU NEED TO MAKE, JUST DESCRIBE THOSE ASSUMPTIONS IN YOUR PAPER.

