



# Health Insurance Education for Teens, Young Adults, and Their Parents

Covering Wisconsin

October 7, 2025

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**covering**  
**Wisconsin**  
Connect to Care, Engage in Health

# Introductions

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Community Relations Coordinator

Covering Wisconsin

# Agenda

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1. Introduction to Covering Wisconsin
2. Introduction to Supporting Health Literacy
3. Health Insurance Terms and Concepts
4. Explaining Health Insurance to Your Teen or Young Adult
5. Stay Connected

# What We Do

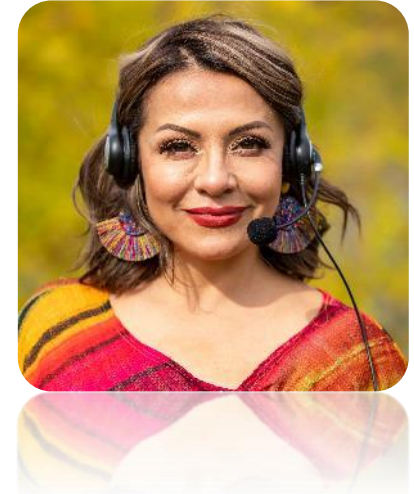


## Covering Wisconsin:

Covering Wisconsin (CWI) is a contract and grant-funded program of UW-Extension that helps people in Wisconsin **find and use health insurance**.

## Health Insurance Navigators:

A Navigator entity since 2014, our expert health insurance Navigators are federally-licensed to provide free help statewide.



## Education, Outreach and Promotions

Our team creates consumer-tested materials and offers training for professionals and partners on health insurance topics.

# Covering Wisconsin Health Insurance Navigators

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**Health Insurance Navigators** provide free help anytime to:

- Understand your health insurance questions, big or small.
- Find plans and financial help.
- Sign up for HealthCare.gov, BadgerCare Plus or Medicaid.
- Get help with billing or coverage problems.
- Find community programs to help pay for insurance or medical care.





# Types of Enrollment Assistors

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State trained and licensed enrollment assistors include:

- **Navigators**
- **Certified Application Counselors**
- **Agents and Brokers**

There are many agencies who have enrollment assistors on staff.

*Health insurance help can always be free!*



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# Introduction to Supporting Health Literacy

# What Is Health Literacy?

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The degree to which individuals have the capacity to **obtain, process, and understand** basic information and services needed **to make appropriate decisions** regarding their health.

- The Institute of Medicine, 2004



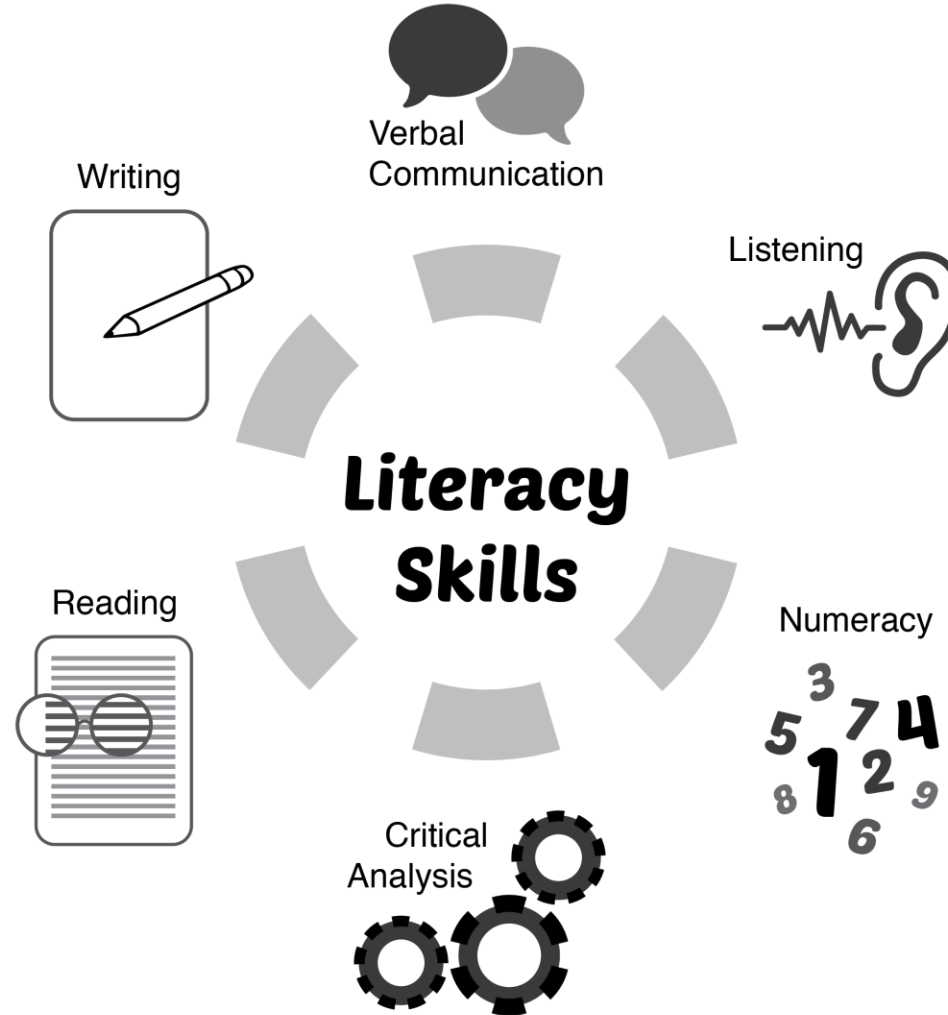
# What Is Health Insurance Literacy?

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The capacity to find and evaluate information about health plans, select the best plan given financial health circumstances, and use the plan once enrolled.

- Health Insurance Literacy Expert Roundtable, 2011

# What Skills Support Health Literacy?



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# Health Insurance Terms and Concepts

# Health Insurance Costs: Premiums vs. Out-of-Pocket Costs

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There are 2 kinds of costs:

## **Monthly premiums:**

The amount you pay each month to have insurance, even if you don't use it



## **Out-of-pocket costs:**

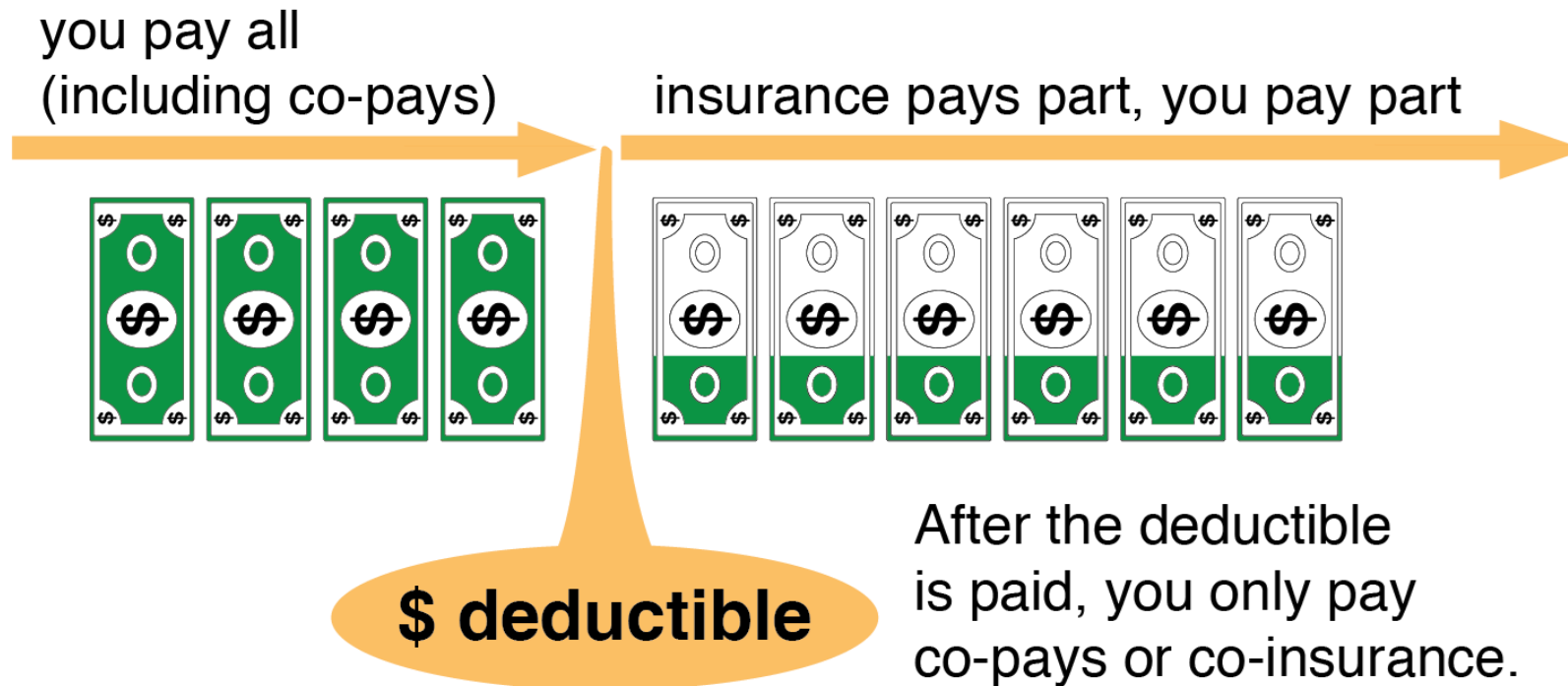
What you pay for services when you use your insurance

- Copays
- Deductibles
- Coinsurance



# Out-of-Pocket Costs: Deductible

**Deductible:** The amount you need to pay for certain services before the insurance company will start to pay its part.



# Out-of-Pocket Costs: Copays & Coinsurance

## Co-pay:

The fixed amount you pay for a service.

### Example:



**\$20**  
co-pay



you pay \$20

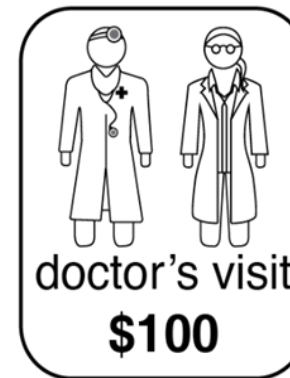


Insurance  
pays \$80

## Co-insurance:

The percentage you pay for a service.

### Example:



**30%**  
co-insurance



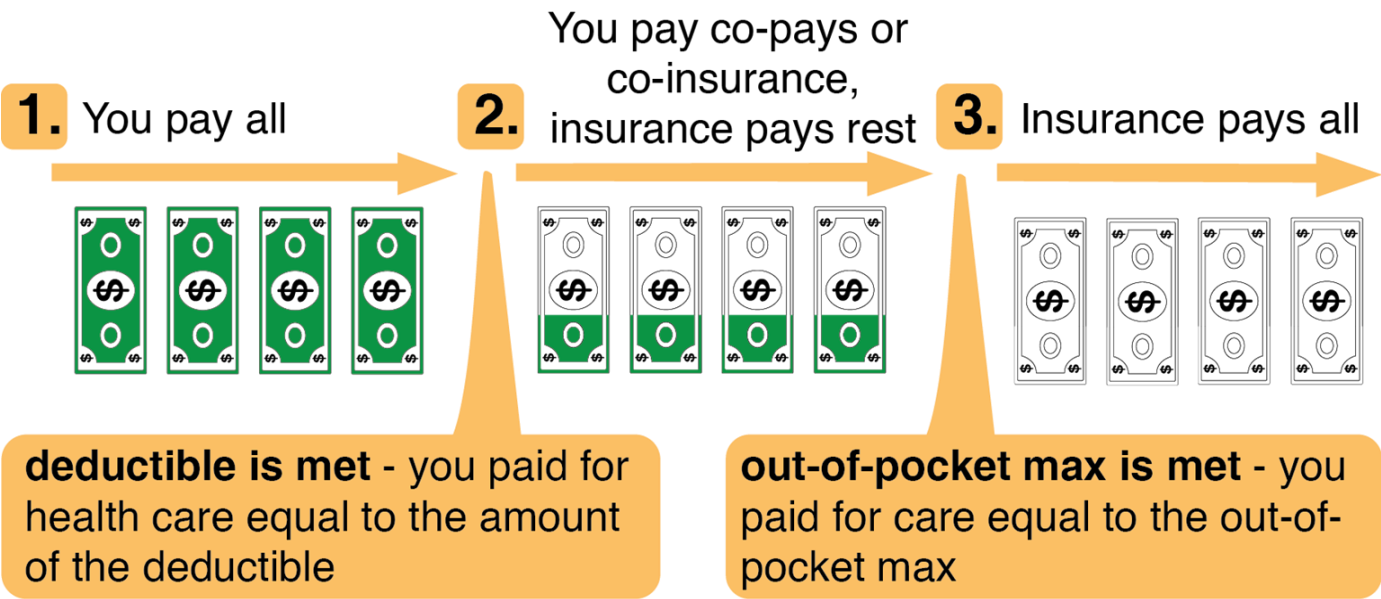


# Out of Pocket Maximum & Putting It All Together

**Out-of-pocket max (maximum) -**  
This is the most you will pay in 1 year for covered health services in addition to the premium.



There are 3 stages to using your health insurance during the year:

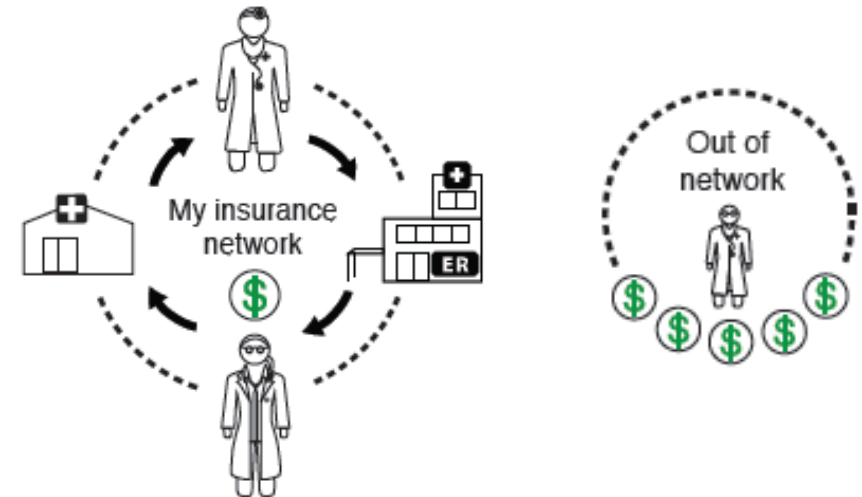


# Understanding Networks

It is very important to find a plan with a network that will cover the doctors, specialists and treatments you may need.

If people need care that is out-of-network:

- they will pay more for care
- it will increase their yearly estimated costs



**⚠️** If you need treatments that are out-of-network or out of your area, look into a PPO (Preferred Provider Organization). PPO Plans cost more but cover out-of-network doctors. Call 2-1-1 to find an insurance agent to help you with PPO plans.

# Drug Formulary

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Call and ask the insurance company if they cover the drugs you need and how much they will cost

## A formulary has four levels:

**\$ Generic drugs:**  
These are the lowest price.

**\$ \$ Preferred brand-name drugs:**  
These cost a bit more than generic drugs.

**\$ \$ \$ Non-preferred brand-name drugs:**  
These cost even more than preferred brand-name drugs.

**\$ \$ \$ \$ Specialty drugs:**  
These cost the most. Many cancer drugs are in this level.

# I'm Sick or Hurt. Where Can I Go for Care?

## If you are sick and need care that day...



### Call your Doctor's Office.

Many clinics have openings for patients who need care that day. Doctors are also on-call at night. Unless it is an emergency, this is the best place to get care.



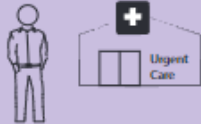
### Call a 24-Hour Nurse Hotline.


Many insurance companies have their own hotline. Ask what to do for treatment or where to go for care.

### Go to an Urgent Care Clinic.

Urgent care clinics treat people the **same day**. They usually take **less time** than the emergency room.

You don't need an appointment at an **urgent care** clinic.



 Make sure the clinic accepts your insurance before you get care.

### Go to the Emergency Room.

You can go to the hospital emergency room if your urgent care clinic is closed. You may have to wait a long time to receive care.



Covering Wisconsin How-To Sheet: I'm sick or hurt.

Where can I go for care?


[English](#) / [Spanish](#)

# Urgent Care Versus Emergency Room

## Urgent care clinics or your doctor can help with these:

- Earaches
- Back Pain
- Cough
- Sore Throat
- Sprains
- Migraines or Other Headaches
- Minor Eye Injuries
- Minor Injuries
- Minor Cuts
- Minor Burns
- Rashes
- Fevers




 **If you think you are having a medical emergency,**

Call 911

--OR--

Go to the  
Emergency  
Room



 Only go to the emergency room if it is an emergency. It's the most expensive place to go when you're sick and usually takes the most time.

covering  
Wisconsin  
Connect to Care, Engage in Health  
[www.coveringwi.org](http://www.coveringwi.org)

Covering Wisconsin How-To Sheet: I'm sick or hurt. Where can I go for care?  
[English](#) / [Spanish](#)

# Understanding Terms

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Meet Jax!



Jax's insurance plan:

- Monthly premium - \$100
- Deductible - \$250
- Generic pharmacy prescriptions - \$30 copayment before deductible
- Blood work - 20% coinsurance after deductible
- Out-of-pocket maximum - \$2,000

**Question:** How much does Jax pay for their health insurance, even if they don't use it?

**Answer:** \$100 per month (the premium)



# Understanding Terms

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Jax's insurance plan:

- Monthly premium - \$100
- Deductible - \$250
- Generic pharmacy prescriptions - \$30 copayment before deductible
- Blood work - 20% coinsurance after deductible
- Out-of-pocket maximum - \$2,000

**Question:** How much does Jax pay for certain health care services, before their insurance company starts paying a share of the costs?

**Answer:** \$250 (the deductible)

# Understanding Terms

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Jax's insurance plan:

- Monthly premium - \$100
- Deductible - \$250
- Generic pharmacy prescriptions - \$30 copayment before deductible
- Blood work - 20% coinsurance after deductible
- Out-of-pocket maximum - \$2,000

**Question:** How much does Jax pay for a generic pharmacy prescription?

**Answer:** \$30 (the copayment)

Since the copayment is before the deductible, Jax only pays the copayment, even if the deductible is unpaid for the year.

# Understanding Terms

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Jax's insurance plan:

- Monthly premium - \$100
- Deductible - \$250
- Generic pharmacy prescriptions - \$30 copayment before deductible
- Blood work - 20% coinsurance after deductible
- Out-of-pocket maximum - \$2,000

**Question:** How would Jax be billed for blood work?

**Answer:** Once \$250 deductible is paid, Jax would pay 20% of the remaining cost, but only up to \$2,000 per year.

# Scenario

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Meet Leslie!



Leslie's health insurance plan:

- Deductible - \$300
- Diagnostic testing (e.g., x-ray, blood work) – 30% coinsurance
- Out-of-pocket maximum - \$3,000

After getting an x-ray, \$500 was billed to her insurance. She has not paid any of her deductible or out-of-pocket maximum yet this year. How much will she pay in total?

# Scenario

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\$300 deductible  
30% coinsurance for an x-ray  
\$3,000 out-of-pocket maximum  
\$500 billed to her insurance



**Step 1: She has to pay her deductible.**

$\$500 \text{ total amount billed} - \$300 \text{ deductible} = \$200$

**Step 2: She has to pay coinsurance on \$200 (what's left after the deductible).**

$\$200 \text{ difference} \times 0.3 \text{ coinsurance} = \$60$

**Step 3: Add her costs.**

$\$300 \text{ deductible} + \$60 \text{ in coinsurance} = \$360$

**Step 4: Confirm her costs are less than her out-of-pocket maximum.**

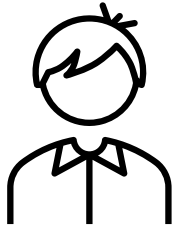
$\$360 < \$3,000$

**Leslie has to pay \$360.**

# Scenario – You do this one!

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Meet Joey!



Joey's health insurance plan:

- Deductible - \$500
- Medical imaging (e.g., MRIs) – 20% coinsurance
- Out-of-pocket maximum - \$5,000

After getting an MRI, \$2,000 was billed to Joey's insurance. Joey has not paid any of his deductible or out-of-pocket maximum yet this year.

**How much will Joey have to pay for an MRI?**



# Scenario - Results

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\$500 deductible

20% coinsurance for an MRI

\$5,000 out-of-pocket maximum

\$2,000 billed to his insurance

**Step 1: He has to pay his deductible.**

$\$2,000 \text{ total amount billed} - \$500 \text{ deductible} = \$1,500$

**Step 2: He has to pay coinsurance on \$1,500.**

$\$1,500 \text{ difference} \times 0.2 \text{ coinsurance} = \$300$

**Step 3: Add his costs and confirm they are lower than the out-of-pocket maximum.**

$\$500 + \$300 = \$800$

$\$800 < \$5,000$

**Joey has to pay \$800.**

# What Can I Do? I Can't Pay my Medical Bill.

**1.** Call the office that sent you the bill and confirm the charges.

This could be a hospital, doctor's office, clinic, or other medical office.



**2.** Ask to talk to a financial counselor.



**3.** Let them know you are having trouble paying your bill.



**4.** Ask to apply for **coverage programs** or **financial help** to lower your bill.



- Some providers and hospitals have financial assistance programs that can help pay medical bills, based on your income and if you apply.
- **Do not ignore bills!** Ignoring bills could lead to your debt being sold to a collections agency.
- Many providers and hospitals allow repayment plans, especially within 30 days of the bill.

Covering Wisconsin How-To Sheet: What can I do? I can't pay my medical bill.

[English](#) / [Spanish](#)

# When Do Young Adults Age Out of a Parent's Plan?

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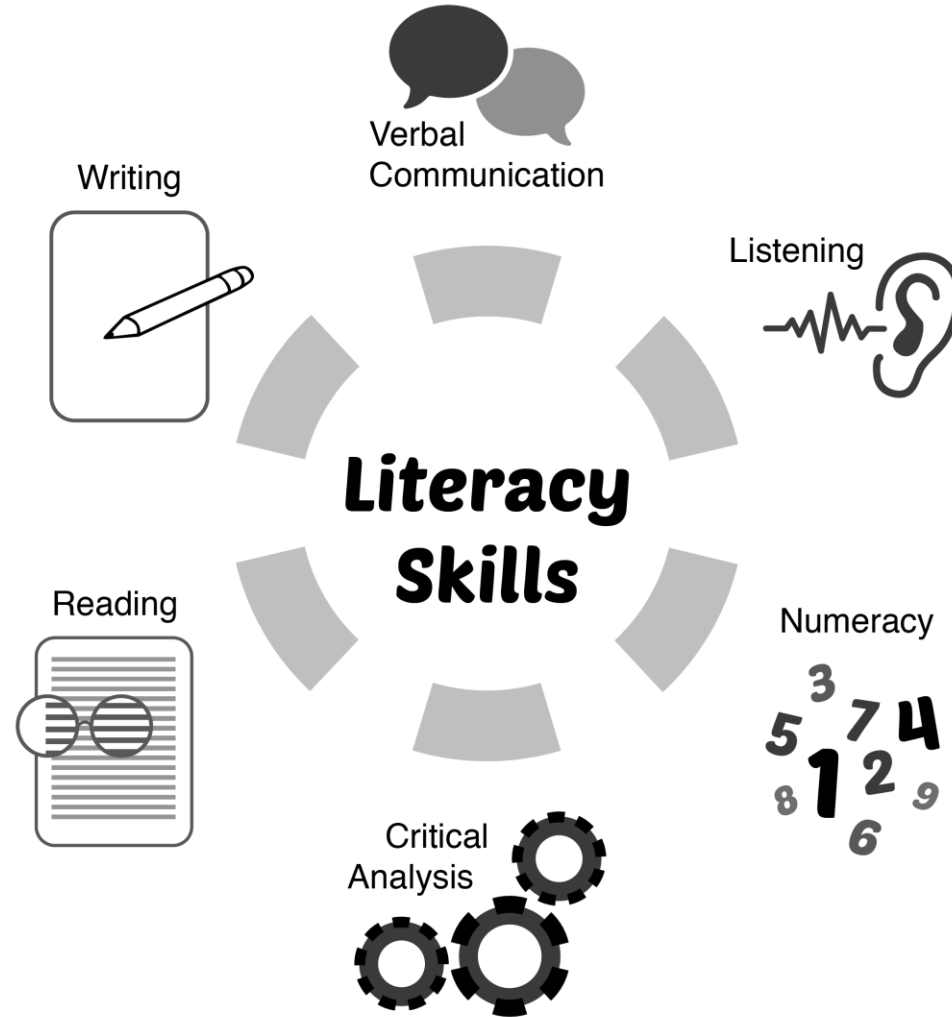
Young adults can often stay on their parents' insurance until they are 26 years old, but there are some exceptions.

- **BadgerCare Plus/ Medicaid:** You age out at 19.
- **Military family enrolled in TRICARE:** You age out at 21 if not a full-time student. If full-time student at 21 and unmarried, you age out either when you turn 23, when you graduate, or when you get married.
- **HealthCare.gov:** Young adult must be claimed as a dependent by parents, or apply on their own.
  - It may be more affordable for the young adult to file their own taxes and have their own plan.

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# Explaining Health Insurance to Your Teen/Young Adult

# Reminder of Helpful Skills



# Digesting Information

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How do I know if my teen or young adult truly understands what I am explaining?

- People may say they understand even if they don't. They may nod their head to everything you say, and tell you they understand everything.
- This is not necessarily due to apathy (e.g., they may feel embarrassed).
- **Red Flag:** A participant who is silent or asks few questions.
- We will review some strategies to help prevent this.

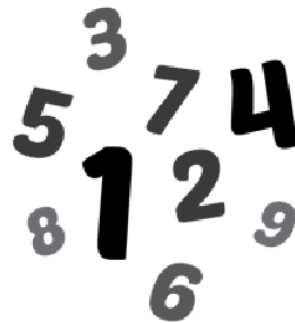


# Numeracy Skills

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Many people struggle with numeracy skills. You may need to slow down and show special attention to the math.

- The process of understanding how insurance plans work and how much they will cost you is similar to doing complex story problems. Remember our examples from before?
- Not understanding the cost structure can have serious financial consequences in the future for your teen.



# Tools for Engaging Numeracy Skills

- Use specific examples and visuals. You can use your own health insurance plan as an example of costs, if applicable. For example: We have a \$1,000 deductible...
- Write down the numbers you are using in your example.
- Especially when explaining percentages, give specific examples:

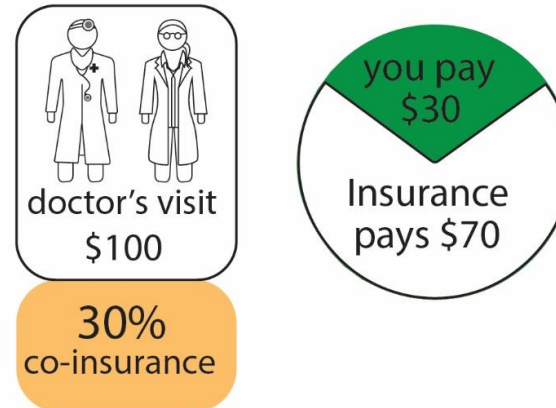
## 30% Coinsurance:

- If you visit a specialist, and the visit costs \$100, you will pay \$30.
- If you have a medical emergency and the hospital visit is \$10,000, you will pay \$3,000.

## Co-insurance:

The percentage you pay for a service.

Example:

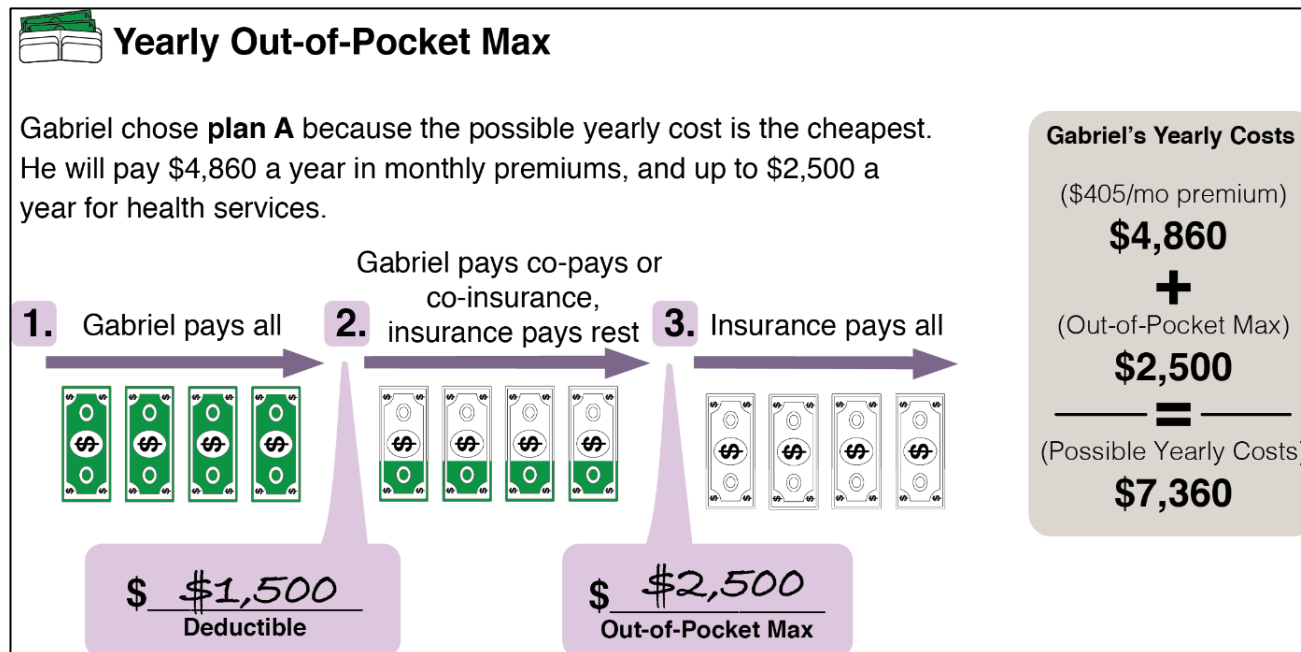


# Have Them Write Down Content

Writing down content (especially math-related) as you talk can help people learn. Give them specific instructions.

Tip: *It is easier if you have an image to look at while you describe.*

Example: Out-of-pocket costs



If using a virtual platform you can ask that they write it down in the same way they see it on the screen.

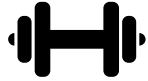


# Use Knowledge They Already Have

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We can compare health insurance topics to information your teen or young adult already knows.

## Example

Monthly premiums are like:

- Monthly gym membership 
- Cell phone plan 
- Car payment or car insurance 

You pay every month, even when you don't use it.  
If you don't pay it, then you could lose it.

# The Teach-Back Method

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One of the best ways to ensure someone understood you is to have them explain something back to you.

- Try to create a non-judgmental space. It's okay if they answer incorrectly.
- You can say: "I know this is a lot of information, and I want to make sure you feel confident doing this on your own someday. Now, can you explain back to me..."
- Let them explain in their own words.
- They may use a narrative or example/scenario instead of a definition. This can be a good sign that they are applying the knowledge to "real life."
- Listen for their understanding of the concept.

# The Teach-Back Method: Some Examples

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Here are some questions you can ask, so that your teen or young adult can “teach-back” to you.

- What is a premium? What is a deductible?
- If you signed up for this health insurance plan on your own as an adult, how would you explain how much it costs to a friend?
- If you are sick and need to see a doctor, what should you do? What should you say?
- If you go to a new doctor, what do you need to tell them about your health?
  - I am allergic to X.
  - I have X and need Y.
  - I take X medication and can't have Y.

# Use How-To Sheets: [coveringwi.org/learn](http://coveringwi.org/learn)

HEALTH INSURANCE MARKETPLACE  
also known as: Obamacare, healthcare.gov, the Marketplace

A PLAN FOR YOUR BUDGET

- Think about your health needs.

A. Do you regularly take prescription medicine?

B. Do you have a disease or illness that requires a specialist, needs regular management, or surgery?

C. Do you think you will need to see the doctor several times in the next year?

D. How often do you usually go to the emergency room during a year?

⚠ If you need regular prescription medicines or need to visit the doctor several times a year, you might need a gold or platinum plan.
- Check if you qualify for a special silver plan (cost-sharing reduction). These are silver plans with lower out-of-pocket costs.

Number of People in Household:	1	2	3	4	5	6
Yearly Income Estimate:	\$15,060-\$37,656	\$20,436-\$51,096	\$25,820-\$64,548	\$31,200-\$78,000	\$36,580-\$91,452	\$41,960-\$104,904

The special silver plan is for lower incomes.

If you qualify, you pay for a silver plan, but get the lower out-of-pocket costs of a gold or platinum plan.

Coverage Levels	percent insurance pays	Monthly Premium	Out-of-Pocket Expenses
Platinum	90%	\$\$\$	\$
Gold	80%	\$\$	\$
Silver	70%	\$	\$
Bronze	60%	\$	\$

Pay the monthly premium of a silver plan, but pay the out-of-pocket costs of a gold or platinum plan.

This project is supported by Wisconsin Health Information Organization, Ira and Ineva Reilly Baldwin Wisconsin Idea Endowment, & Wisconsin Department of Health Services.

CWI HealthCare.gov Planning Your Budget: [English](#)/[Spanish](#)

What can I do?

I Can't Pay my Medical Bill

⚠ Do not ignore your bills! If your bill is less than 30 days late, most medical offices will discuss payment plans. Do not be afraid to ask for help.

- Call the office that sent you the bill and confirm the charges.

This could be a hospital, doctor's office, clinic, or other medical office.
- Ask to talk to a financial counselor.

Can I speak to a financial counselor?
- Let them know you are having trouble paying your bill.

I'm not able to pay my bill now.
- Ask to apply for coverage programs or financial help to lower your bill.

Can I get financial assistance?

If you have health insurance, call your insurance company and ask if you were charged the correct amount.

Was I billed the right amount?

Do you need health insurance?

Call 2-1-1 to find free, local insurance help.

⚠ Do not ignore your bills!

If your payment will be more than 30 days late, call the office and let them know.

Keep in mind: late payments affect your credit score and may go to collections.

Do you need additional FREE help?

You may qualify for help to make a plan to pay your bills. Call a non-profit credit counseling agency to learn more.

<b>National Foundation for Credit Counseling:</b> 1-800-388-2227	<b>National Council on Aging:</b> 571-527-3900
<b>Financial Counseling Association of America:</b> 1-866-694-7253	Call 2-1-1 and ask to speak to a financial counselor.

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CWI I Can't Pay My Medical Bill: [English](#)/[Spanish](#)

I'm Sick or Hurt

Where Do I Go for Care?

If you are sick and need care that day...

Call your Doctor's Office.

Many clinics have openings for patients who need care that day. Doctors are also on-call at night. Unless it is an emergency, this is the best place to get care.

Call a 24-Hour Nurse Hotline.

Many insurance companies have their own hotline. Ask what to do for treatment or where to go for care.

Go to an Urgent Care Clinic.

Urgent care clinics treat people the same day. They usually take less time than the emergency room.

You don't need an appointment at an urgent care clinic.

Go to the Emergency Room.

You can go to the hospital emergency room if your urgent care clinic is closed. You may have to wait a long time to receive care.

⚠ Make sure the clinic accepts your insurance before you get care.

Urgent care clinics or your doctor can help with these:

- Earaches
- Back Pain
- Cough
- Sore Throat
- Sprains
- Migraines or Other Headaches
- Minor Eye Injuries
- Minor Injuries
- Minor Cuts
- Minor Burns
- Rashes
- Fevers

⚠ If you think you are having a medical emergency,

Call 911 --OR-- Go to the Emergency Room

⚠ Only go to the emergency room if it is an emergency. It's the most expensive place to go when you're sick and usually takes the most time.

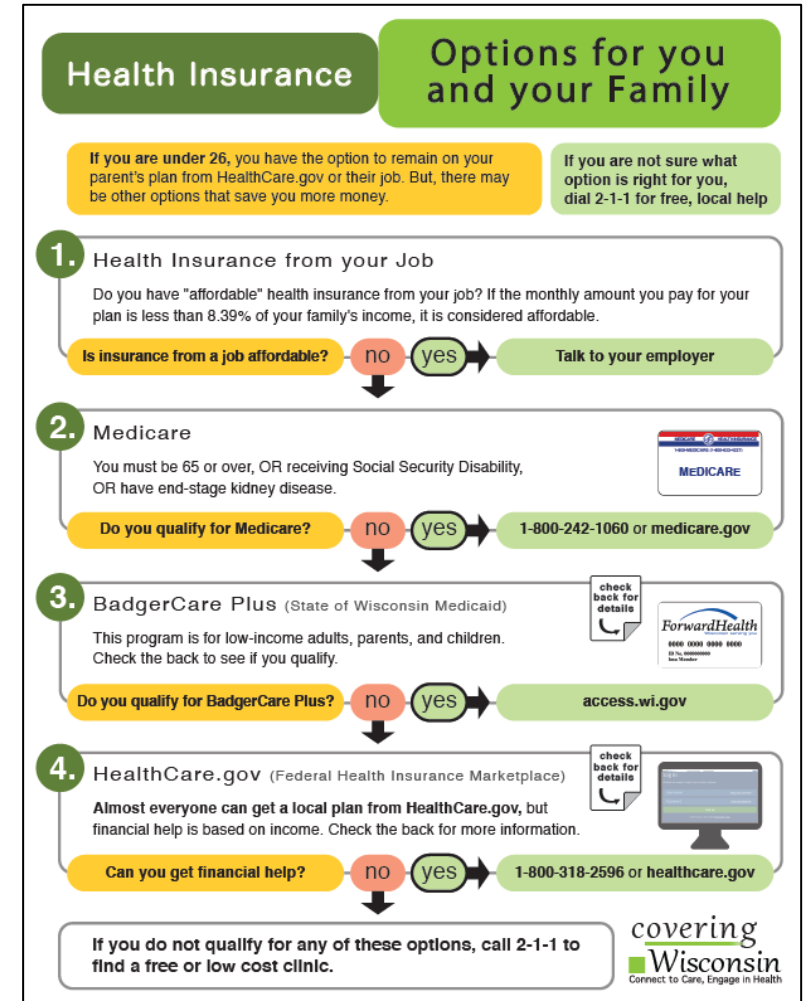
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CWI Where to Go for Care: [English](#)/[Spanish](#)

# Health Insurance Options

- Your options for health insurance depend on things: like your age, income, and if you can get health insurance from your job
- Each option has its own rules.
- Refer to this sheet for a chart of coverage options (or work with a Navigator!).
- Walk through the flow chart with your teen to show how it works.

CWI Options How-to Sheet: [English](#)/[Spanish](#)





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## Ways to Stay Connected

# Follow & Re-post to Spread the Word



Covering Wisconsin  
([Facebook](#)/[Twitter](#))  
[Toolkit link](#)



Wisconsin Office of the  
Commissioner of Insurance  
([Facebook](#)/[Twitter](#))  
[Toolkit link](#)



Wisconsin Department  
of Health Services  
([Facebook](#)/[Twitter](#)/[Instagram](#))  
[Toolkit link](#)



HealthCare.gov  
([Facebook](#)/[Twitter](#))  
  
CuidadoDeSalud.gov  
([Facebook](#)/[Twitter](#))



# How to Find Free, Local Help



## Find & Schedule Online

[www.CoveringWI.org/enroll](http://www.CoveringWI.org/enroll) (Spanish:  
[www.coveringwi.org/salud](http://www.coveringwi.org/salud))



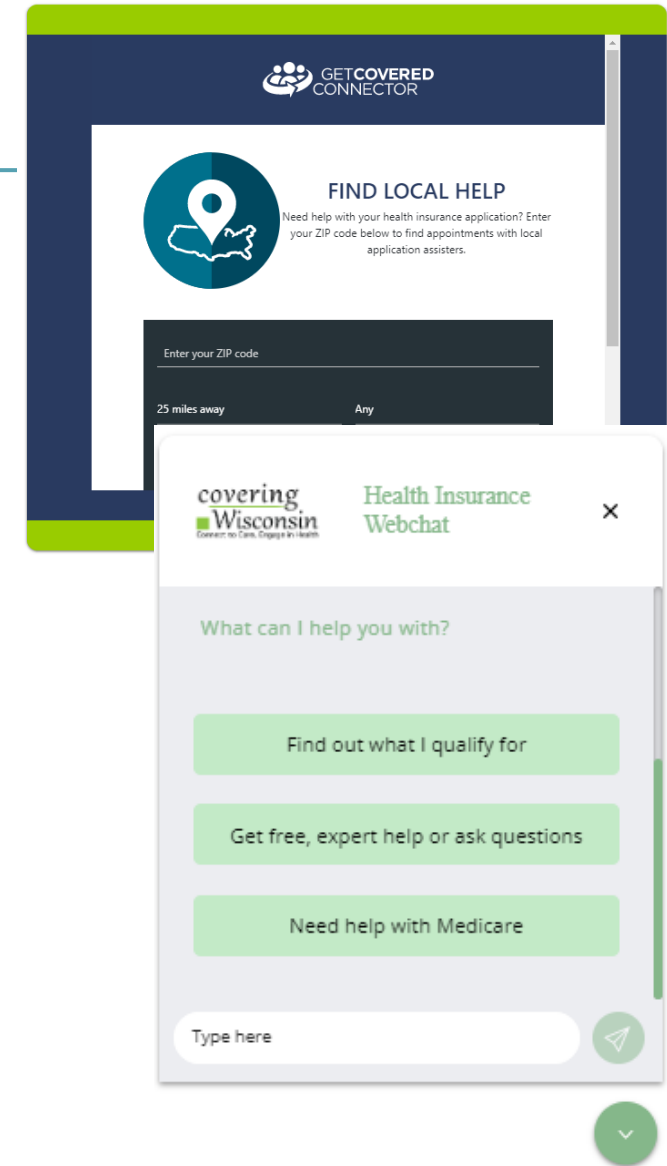
## Call

- Covering Wisconsin: 877-947-2211
- 211 Helpline or to find a local enrollment assister



## Webchat

- Online at [www.CoveringWI.org](http://www.CoveringWI.org) from 9am-4pm Monday-Friday





# Questions and Discussion

**Contact Tina:**

Email: [tina.marshalek@wisc.edu](mailto:tina.marshalek@wisc.edu)

Phone: 608-234-0014

Website: [www.coveringwi.org](http://www.coveringwi.org)

