

## Smart Healthcare Consumer Scenarios

Saving, Investing, and Risk Management

Lesson Two

Student Activity - **Answer Key**

### Smart Healthcare Consumer Scenarios

Read the following scenarios carefully. Match each scenario with the correct answer from the list at the bottom of the page.

#### Scenario One

Devin was out for a run and started to have chest pains and shortness of breath. Where should Devin go for treatment? Emergency Room Visits

#### Scenario Two

Andrea was diagnosed with seasonal allergies and was prescribed allergy medication by her primary care doctor. The name brand cost \$247 per month. She could save money by purchasing the generic form for only \$12 per month. What is this an example of?  
Generic vs. Name Brand Prescriptions

#### Scenario Three

Jackson was playing soccer with his buddies and tripped on his untied shoe lace and fell, landing on his wrist. It started to hurt, but he continued to play. After the game, his wrist was swollen and purple. When he got home that evening, his parents thought he should have it looked at. Where should Jackson go for treatment? Urgent Care Visits

#### Scenario Four

Mariah woke up with a stuffy nose and sore throat. She also had a slight temperature. She took some over the counter medication and hoped she felt better. After a few days, Mariah felt worse and developed a very high fever with a cough. She continued to take the over the counter medicine. She was very weak and tired with shortness of breath. She decided it was time to go see her primary care doctor who immediately admitted her to the hospital with pneumonia. She remained in the hospital for 3 days and missed a week of school. What is this an example of?  
Consequences of Postponing Treatment

#### Scenario Five

Sam is a smart healthcare consumer. He sees his primary care physician annually to get his blood work done, checking his cholesterol and blood sugar levels. He talks to his physician about all of his healthcare concerns. What is this an example of? Preventive Care Visits

#### Scenario Six

Jayden's friend, Liam, kept talking about how good his dermatologist was at treating his acne. Jayden has been struggling with skin issues for several months. He decided to call and make an appointment with Liam's doctor. The insurance administrator advised Jayden that this doctor was not covered under his policy. It would cost him several hundred dollars more to see Liam's doctor than a doctor covered by his network. What is this an example of? In-Network vs. Out-of-Network Providers

#### Scenario Seven

Lauren is sick for the 3rd time in 6 months with a sore scratchy throat. Could it be strep throat or a viral infection? She has never had her tonsils removed and thinks this could be causing her problems. Where should Lauren go for treatment? Sick Doctor's Office Visits

Generic vs. Name Brand Prescriptions

Urgent Care Visits

Consequences of Postponing Treatment

In-Network vs. Out-of-Network Providers

Sick Doctor's Office Visits

Emergency Room Visits

Preventive Care Visits