

# Damon Goes to the Hospital Reflection

	Total Points Earned
11	Total Points Possible
	Percentage

Name \_\_\_\_\_

Date \_\_\_\_\_

Class \_\_\_\_\_

**Directions:** Read *Damon Goes to the Hospital* 2.6.5.E2 and answer the following questions.

1. How much in monthly premiums does Damon’s mother pay per year for their family’s health insurance? How much does her employer pay per year in premiums for the family’s health insurance? (2 points)
  
2. Provide two reasons why employer provided health insurance is a valuable form of in-kind income for Damon’s family. (2 points)
  
3. In the case of Damon’s illness, did the payment received from the insurance company far exceed the premium Damon’s family paid to the insurance company? Explain. (1 point)
  
4. Without paying interest for a late bill, if the \$5,543 has to be paid in 12 payments over the next year, how much will they need to pay in each payment? (1 point)
  
5. What would have happened to Damon if the family did not have health insurance and had not taken him to the hospital, because they couldn’t afford the care? (1 point)
  
6. If Damon had not had the appendicitis attack and had never needed medical care, would it have been worth the premiums to have medical insurance? Why or why not? (1 point)
  
7. What did the large medical bill of \$55,543 cover? What are three examples of health care expenses after surgery for appendicitis? (3 points)