

Area – Consumer and Family Resources

Problem – Health Insurance

Standards

SD FACS Standard

FCS 7.3.3

Apply management principles to decisions about individual and family insurance.

SD Mathematics Standards

Math 8.N.3.1

Use various strategies to solve multi-step problems involving rational numbers.

Math 9-12.N.2.1

Add, subtract, multiply, and divide real numbers including integral exponents.

Problem

Chad Strong broke his leg in a skiing accident. He has a group health insurance plan at work that pays an 80%/20% after meeting the \$1000 deductible. Chad has received the following bills that are related to his accident.

Ambulance call	\$100	Laboratory work	\$270
Emergency room charge	\$1500	2-day hospital stay	\$2100
Surgeon's fees	\$650	Pharmacy fees	\$135
Surgery suite and operating room fees	\$1200	Follow up Dr. visits and recasting	\$150
Radiologist's fees	\$120	Physical therapy	\$650

How much will Chad have to pay for this accident if he already has \$120 charged towards his deductible from previous medical expenses? Show your work.

What will you need?

Calculator

Answer Key

How will you be evaluated?

Key with correct answers

