

UNIT 6

Healthcare and Health Insurance

I. Teaching Plan (4 Teaching Hours)

Procedures	Duration (mins)	Objectives	Key Points
Part A Lead in	20	To familiarize students with the topic of the unit with two mind-blowing video clips.	Make sure that students get a clear first impression of the healthcare situations of the two countries and get impressed by the difference.
Part B Section 1	20	To introduce the UK healthcare arrangement concerning international students.	<ol style="list-style-type: none">1. Free NHS treatment for everyone.2. Some advice for international students as they set out for the UK
Part B Section 2	20	Basic facts about NHS	<ol style="list-style-type: none">1. Basic facts about NHS2. The major change happening in the UK in terms of the basics of the system.
Part B Section 3	20	Criticism of the National Health Service	<ol style="list-style-type: none">1. Major complaints about NHS2. A deeper understanding of a seemingly nice thing, namely, it is easy to like a free NHS, but free stuff can also be problematic and expensive in other aspects.

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Procedures	Duration (mins)	Objectives	Key Points
Part B Section 4	20	The New NHS	<ol style="list-style-type: none"> 1. 6 key facts about the new NHS. 2. Ask students to pick one fact and make a more sophisticated comment on it based on their further reading.
Part C Section 1	20	ABC of student health insurance in the USA	<ol style="list-style-type: none"> 1. Health insurance requirements for international students (the basics). 2. Why is it a must for students to have health insurance in the US? 3. Can students choose their own health insurance plans instead of those from the universities?
Part C Section 2	20	Basics of the US hospital bills.	<ol style="list-style-type: none"> 1. Get to know hospital bills. 2. Check on students' short-time memory.
Part C Section 3	30	The current US health care system.	<p>A clear knowledge of the basic forms of the US health care system:</p> <ol style="list-style-type: none"> 1. Public health insurance in the US. 2. Private health insurance in the US. 3. Four parts of Medicare.
Part C Section 4	30	The five biggest problems with the US healthcare today.	<ol style="list-style-type: none"> 1. Five major problems with the US healthcare service. 2. Understanding cartoons.

Procedures	Duration (mins)	Objectives	Key Points
Part D Hands on	After class	<ol style="list-style-type: none"> 1. Research on Chinese healthcare policies and problems. 2. Compare the healthcare policies and problems in China with those in the UK and the US and draw conclusions based on serious research. 	<ol style="list-style-type: none"> 1. Doing research. 2. How to write a research paper?

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II. Instructional Design

PART A LEAD IN	
LEAD IN	<p>Tasks / Activities: Video Watching</p> <p>Watch two comparative videos and give the following questions a thought:</p> <ol style="list-style-type: none"> 1. What impress you most? 2. What seems to be the most significant difference between the USA and UK in terms of medical care? 3. What is your assumption about the UK and USA healthcare situation before you watch these clips? 4. Do the British have to worry about their medical bills according to the video clip? Why don't they? 5. What seems to be the reason for the free treatment for the UK citizens?
	<p>Resources/ Equipment: Two video clips</p> <ol style="list-style-type: none"> 1. Larry and Donna (3 minutes). 2. One-day tour of the British health service (3 minutes). <p>Source: Sicko (the Oscar award-winning documentary by Michael Moore, 2007)</p>
	<p>Dos and Don'ts:</p> <ol style="list-style-type: none"> 1. Each clip has to be confined within 3 minutes. 2. Make sure students get the major information from each video clip. 3. Provide follow-up questions for students to discuss in groups.

PART B FOCUS ON THE UK	
Section 1	<p>Tasks / Activities: Facts Collecting</p> <p>The tutor can set a time limit for students to look for the designated information.</p>
	<p>Resources/ Equipment: International Students — A Guide to the National Health Service (NHS)</p>
	<p>Dos and Don'ts:</p> <ol style="list-style-type: none"> 1. Pre-departure advice. The tutor should help the students to understand things to be considered before they have major life plans such as studying in another country and provide sources for students as for how to make a more thorough preparation for overseas study. 2. Make sure that students realize the healthcare issue is among the top things to keep in mind when they plan to spend time abroad. 3. Help students to know the basic facts and where to find the critical information concerning healthcare in the UK.
Section 2	<p>Tasks / Activities: Reading and Reacting</p> <ol style="list-style-type: none"> 1. The tutor might give students a set amount of time for them to remember at least 4 out of 6 of the basic facts about NHS and check on spot. Competition among students can be organized to lighten up the mood. 2. Select two students from each group. One of them will mention one fact of NHS and the other one should explain the fact on spot. If two thirds of the students of the class agree with his / her explanation, the team gets 1 score. If not, they lose 2 scores. 3. The tutor can ask all students to write down major facts about NHS within 1 minute after the competition to give this task a closure.
	<p>Resources/ Equipment: Cards with some key words on them, such as Aneurin Bevan, four NHS, biggest employer, etc.</p>
	<p>Dos and Don'ts:</p> <p>The point of the activity is to learn facts with fun. Therefore it is crucial that the tutor should say the rules of the activity loud and clear.</p>

PART B FOCUS ON THE UK

Section 3	<p>Tasks / Activities: Realizing the Significance of “Thinking Twice”</p> <p>The tutor should draw students’ attention back to the video clip they watched in the Lead-in part and encourage them to talk about their first impression of UK’s free NHS and even reminisce the shock and envy of watching it for the first time.</p>
	<p>Resources / Equipment: Follow-up questions</p> <ol style="list-style-type: none"> 1. What are the major complaints about NHS? 2. Do these complaints make sense if you give the NHS a second thought? 3. Which problem would bother you most if you were a British? Why? 4. If you had a different impression of the NHS, what does this tell us?
	<p>Dos and Don’ts:</p> <ol style="list-style-type: none"> 1. Make sure students get a full understanding of the problems with the NHS. More extensive readings can be recommended for students who are interested to dig up things more. 2. It is even more important for the tutor to help students to realize that a lot of things can be looking good at the first sight but might turn out differently if you give them another thought. So one of the possible conclusion might be “don’t jump into conclusion.”
Section 4	<p>Tasks / Activities: Multiple Choice Questions</p> <p>Finish the multiple-choice questions in class. The tutor can assign different facts to different groups so as to save time and give students a focus within a short period of time.</p> <p>Ask students to discuss within their group to choose one fact to give more comments after further reading.</p> <p>The way to check up is either to ask students to hand in comments via email or randomly pick some groups to give the class a short brief of their further reading at the beginning of the next meeting.</p>
	<p>Resources / Equipment: The textbook</p>
	<p>Dos and Don’ts:</p> <ol style="list-style-type: none"> 1. The tutor may ask students to finish the multiple-choice exercise in class so that every student can have a general knowledge of the major changes of the new NHS. 2. Considering the limitedness of time in class, the tutor should ask students to choose from these facts and learn to deepen their understanding of the chosen facts with further reading, especially of those they don’t quite understand or have great interest in.

PART C FOCUS ON THE US	
Section 1	Tasks / Activities: Facts Collecting Make sure students get the basic fact that a student must have a health insurance in the US no matter you are a citizen or a non-citizen.
	Resources / Equipment: The textbook
	Dos and Don'ts: Go through this section quickly and keep students with the tutor on the topic of healthcare and health insurance when the setting changes to another country, i.e. the US.
Section 2	Tasks / Activities: Short-time Memory Testing 1. The tutor should give students a proper amount of time to remember the major parts of a typical hospital bill in the US. 2. Ask students to match the name of the items on the hospital bill with their proper numbers without referring to their textbook. 3. The tutor should provide other doctor bills for students to recognize the corresponding information. 4. Give students time to draw a hospital bill on their notebook and compare their drawings to others.
	Resources / Equipment: The textbook
	Dos and Don'ts: 1. The topic is preferably both practical and academic; therefore, some applied writing should also be included to help students to get familiar with the topic and get the knowledge for immediate usage. 2. Comparison between the Chinese hospital bills can be included if there is time.
Section 3	Tasks / Activities: 1. Picking Keywords; 2. Watching Video and Producing Info-graphic Picking Keywords 1. Divide the class into 5 groups (or if the class is made up of 5 study groups already, that would be very convenient). 2. Assign each group a part of the text, namely <ul style="list-style-type: none"> • Medicare, • Medicaid, • Other public insurance, • Employer-based insurance, • Private insurance market.

PART C FOCUS ON THE US	
Section 3	<p>3. Ask students to look through the text and pick 5 key words from each part which are most helpful to explain what each part is and list these words on the black board.</p> <p>Watching Video and Producing Infographic</p> <ol style="list-style-type: none"> 1. Play the video that introduces what Medicare and Medicaid are and ask students to take notes. 2. Give students 5 minutes to compare their notes with those of their groupmates and reconsider the way to take notes more effectively. 3. Give students another 5 minutes to draw an infographic about the four parts of Medicare, i.e. part A, part B, part C, and part D. 4. Give students another 2 minutes to polish their drawings and hand them in.
	<p>Resources / Equipment:</p> <p>The textbook, the video about Medicare</p>
	<p>Dos and Don'ts:</p> <ol style="list-style-type: none"> 1. The point of the first task is to ask students to read materials fast and at the same time grasp all the key words, which are enough for them to explain the gist to other people. 2. The second task is to help students to get used to one popular way of representing information, i.e. infographic. It is more and more widely used on the Internet, on TV and has become a major vehicle for information transmission. This graphic way of producing and transmitting information is very efficient and sometimes necessary.
Section 4	<p>Tasks / Activities: 1. Rewriting Paragraphs; 2. Reading Cartoons</p> <p>Rewriting Paragraphs</p> <ol style="list-style-type: none"> 1. Students are asked to look through a designated paragraph, i.e. one problem of the US healthcare at a time, and rewrite it with simpler words and read it out to the class. 2. Organize groups in pairs and give students 5 minutes to read the other group's designated paragraph and then check their rewriting and revise it. <p>Reading Cartoons</p> <ol style="list-style-type: none"> 1. Divide each group into two. Half of the group is responsible to read the text, namely the five major problems concerning the healthcare situation in the USA within 5 minutes. 2. 9 pieces of cartoons are given to the other half of the group. Students have to look and understand these cartoons so as to grasp the idea illustrated in each of them. 3. The tutor will ask one student from a group to talk about one problem of the healthcare system and ask the rest of the class raising the cartoon related.

PART C FOCUS ON THE US

Section
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4. Ask some students to explain why a particular cartoon is related if necessary.

Resources / Equipment: The textbook; 9 cartoons concerning problems in health care services in the US.

Dos and Don'ts:

1. Make sure students understand the problems of US healthcare listed in the textbook and help them to understand that “early elective deliveries” is just an example of the overwhelming problems.
2. Cartoons are very common ways of expressing opinions about political and economic issues in the US. It is very important for the students to understand cartoons and get the irony behind them because it is a major way of understanding the other culture.

PART D HANDS ON

HANDS
ON

Tasks / Activities: After-class Research

Step 1:

Search the Internet for proof of current problems with Chinese healthcare system. The evidence could be in any form of communication, such as pictures, books, newspapers, TV programs, movies, infographic information, blogs, microblogs, videos, etc.

Step 2:

Check upon the reliability of these sources of information and try to delete those untruthful information and at the same time take notes on how and why one piece of information is not true.

Step 3:

Prepare a presentation in which you should not only list the “could-be” problems of Chinese healthcare system but also the excluded information that has been proved false and explain the major reasons for your choices.

Step 4:

Bring your proved information to the class and share your information with your peer students and be prepared to be challenged for the reliability of these notes and convincibility of your presentation.

Step 5:

Write a report on the problems of Chinese healthcare problems within 1,000 words with necessary references to back up your writing.

Step 6:

Put your report online in different social networking sites and collect not fewer than 10 feedbacks and share your feedbacks with the class.

PART D HANDS ON

Resources / Equipment:

How to Write a Research Paper.

<http://www.wikihow.com/Write-a-Research-Paper>

Writing Skills: How to Write a Research Paper.

<http://www.infoplease.com/homework/t2picktopic.html>

Dos and Don'ts:

The tutor should use the social networking devices to monitor each step of the research.

Certain feedback or half-finished work should be handed in according to the tutor's judgment on the smoothness of the on-going of the research.

III. Keys & References

PART A Lead in

Directions: Please watch two video clips about the current situation of healthcare in the USA and the UK and discuss the following questions among your group.

SCRIPTS

Video clip 1:

Story of Larry and Donna

(man): It's moving day for Larry and Donna Smith. They've packed everything they own in these two cars, and are driving to Denver, Colorado to their new home, in their daughter's storage room.

Donna: This is home, sweet home.

Donna: Look at all that stuff.

Heather (Donna's daughter): We'll get everything organized.

Donna: We will.

Larry: What do we do with the computer?

Donna: It stays.

Heather: It stays there.

Donna: So this is where Heather talked about. We might have to put bunk beds.

Larry: I see what she is talking about.

(man): It wasn't supposed to end up like this for Larry and Donna. They both had good jobs: She was a newspaper editor and he was a union machinist. They raised six kids who all went to fine schools like the University of Chicago. But Larry had a heart attack, and then another one, and then another one, and then another one. And then Donna got cancer, and even though they had health insurance, the copays and deductibles soon added up to the point where they could no longer afford to keep their home.

Donna: If somebody told me ten years ago this was gonna happen to us because of healthcare, I would have said, "It's not possible. Not in the United States. We wouldn't let that happen to people."

Larry: Are we gonna quit?

Donna: No, it's just hard.

(man): They were bankrupt, so they moved in with their daughter.

Donna: We'll all get it figured out.

Heather: We emptied the dresser so you have a spot.

Donna: Oh, nice, very nice.

(man): Even their son Danny popped in from across town to welcome them to Denver.

Danny: What do we do about people like you?

Donna: I don't know, that is a good question.

Danny: You're supposed to pay a deductible for \$ 9,000, which I understand. That's part of the healthcare. What about people like Kathy and I that have to come up there and move you every five years, every two years, every year because you don't have enough money to stay where you are.

Larry: That's what Russell keeps saying too.

Donna: I am sorry. It's not what we wanted to have happened in life. And we're doing what we can to make the change. You don't know what that feels like inside at 50-some-year-old to have to reach out to my 20-some-year-old for help.

Danny: It's gonna be hard for four, five, six, seven months. It's gonna be hard.

Larry: I have a feeling of you bringing your problems with you no matter where you go.

Donna: Yeah.

Larry: But I don't know what to do about that.

Video clip 2

One day tour in the UK drug store and hospital

(Moore) I decided to go to Great Britain to find out how a hospital stay could be free and drugs could cost only 10 dollars.

(Moore) If I come in here and I have a prescription and it requires 30 pills. How much is that?

Shop Assistant: It's £ 6.65. That's the standard charge.

(Moore) £ 6.65? So that's what? 10 dollars or so?

Shop Assistant: Yes.

(Moore) What if I needed 60 pills? How much is it?

Shop Assistant: Same charge.

(Moore) 120 pills.

Shop Assistant: £ 6.65 still.

(Moore) It doesn't matter how many pills.

Shop Assistant: No.

(Moore) What if it's an HIV drug or a cancer drug?

Shop Assistant: Still £6.65. If they are under 16 or over 60, they're automatically exempt.

(Moore) So only a working adult who earns enough money pays the 6.65. And everybody else gets medication free?

Shop Assistant: That's right.

(Moore) No money being exchanged here?

Shop assistant (woman): No, nothing.

(Moore) There's no money being exchanged?

Customer: I'm over 60. We don't pay.

(Moore) What's the purpose of the cash register?

(Moore) I'm just wondering where's the bread and the milk and the candy in here? I can't pick up any laundry detergent here?

Shop Assistant: No. I haven't been trained for that many years to be selling detergents, so no.

(Moore) I next went to a state-owned hospital operated by the National Health Service.

(Woman # 4) I'm due in seven weeks and I get six months off paid and I can have six months off unpaid as well, so I'm actually taking a year.

(Moore) Well, that sounds like a luxury where I'm from.

(Moore) Oh, really. It's not like that in the US? No. not at all. No.

(Moore) So what do you pay for a stay here?

(Woman # 4) No one pays.

(Woman # 4) They were asking how people pay. I said there isn't...you don't, you just leave.

(man) It's national insurance. There's no bill at the end of it. As it were.

(Moore) Even with insurance, there's bound to be a bill somewhere.

(Moore) So where's the billing department?

Nurse: There isn't a billing department.

(Moore) Did they charge for that baby?

(woman #5) Sorry?

(Moore) You gotta pay before you can get out?

Couple: No, this is NHS.

Couple: NO. no, everything is on NHS. You know it's not America.

Suggested answers:

1. What impressed you most? (Open.)
2. What seems to be the most significant difference between the USA and the UK in terms of medical care?
The most significant difference between the USA and UK in terms of medical care lies in the core concept of "Managed Care" in the case of USA as compared to the concept of "socialized medicine" in the UK.
3. What was your assumption about the current situation of healthcare in the UK and the USA healthcare before you watched these clips? (Open.)
4. Do the British have to worry about their medical bills according to the video clip? Why don't they?
No, the British usually don't have to worry about their medical bills, because the medical services they receive are covered by NHS.
5. What seems to be the reason for the free treatment for the UK citizens?
NHS plans are primarily funded through general taxation rather than requiring private insurance payments. The services provide a comprehensive range of health services, the vast majority of which are free at the point of use for residents of the United Kingdom.

PART B

Focus on the UK

Section 1

International Students—A Guide to the National Health Service (NHS)

TEXT A

EXERCISE 1



Directions: Please discuss the following questions with your classmates.

1. What are some of the factors that decide whether or not you are qualified for any other free or subsidized NHS treatment?
Some of the factors include your nationality / immigration status, the length of your course, and where you are studying.
2. Why is it advisable to take out health insurance anyway even if you are eligible for NHS treatment?
There can be long waiting time for some NHS services.
3. What should you bring with you besides some private insurance or necessary medications?
You should bring your prescription papers and a doctor's letter/report (translated into English), giving details of your condition, all treatment and medication you require, plus any assistance you will need while you study in the UK.

EXERCISE 2



Directions: Manage to find the policy and documentations concerning healthcare services for international students in China and compare these arrangements with that of the UK.
Open.

Section 2

Basics about NHS in the United Kingdom

TEXT B

EXERCISE 1



Directions: Please fill in each blank with a sentence or a phrase to summarize each part of Text B about the major facts of NHS.

NHS fact: There are four NHS. Only the England NHS is officially called the National Health Service. Other NHS are only referred to as the NHS.

NHS fact: Aneurin Bevan created the NHS.

NHS fact: The NHS is the largest employer in the UK and the 5th largest in the world.

NHS fact: Prescriptions on the NHS used to be free.

NHS fact: The NHS budget started at £437 million.

NHS fact: The big restructure of NHS.

EXERCISE 2



Directions: Please fill in the blanks with the information from Text B in the middle column and check the corresponding information of the Chinese healthcare system and fill in the respective figures of our system in the right column.

	UK	China
biggest employer	1.7 million people	
biggest restructure	the 1st April 2013	
initial budget	£437 million	
a single prescription	£7.85	

Section 3

Criticism of the National Health Service

► TEXT C

EXERCISE 1



Directions: After reading Text C, please decide whether the following statements are True (T) or False (F).

1-5 FTFFT

EXERCISE 2



Directions: Review the major complaints about NHS by recalling the name of each complaint to your partner without referring to the text. Pick one complaint and discuss with your group members on whether we have the similar problem in China. Please back your opinion with relevant data, new reports or your direct / indirect experiences.

Open.

Section 4

The New NHS

► TEXT D

EXERCISE 1



Directions: Choose the correct answer from the four choices marked A, B, C and D.

1-5 DBADC

Exercise 2



Directions: Work in groups to produce an infographic illustration of the 5 key aspects of the new NHS. You have 5 minutes to finish the illustration and make sure that everyone agrees on it. Each of you may take responsibility for one aspect and help the other follow members to understand it.

Open.

PART C

Focus on the US

Section 1

ABC of Student Health Insurance in the USA

TEXT E

EXERCISE 1



Directions: After reading text E, please answer the following questions.

1. Is it a must for students including international students to have health insurance covering the school years? Why or why not?
Yes. It is a mandatory requirement for the students because universities don't want to bear the brunt of medical bills incurred by their overseas students.
2. Under what circumstance can students choose their own health insurance plans?
Students can choose their own insurance plans as long as they give students necessary coverage as required by the university.
3. What are some of the conditions for asking for waiver from the university student health insurance plan?
Students applying for waiver must provide documentation of continuing

coverage verifying that they are enrolled as the dependent, partner / spouse or principal in an employer or government-sponsored insurance plan.

EXERCISE 2



Directions: Please prepare a passage within 200 words under the title of “ABC of Student Health Insurance in China” modelling the structure of Text E. Remember to provide references at the back of your passage.
Open.

Section 2

How to Check-up on Your Hospital Bills

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TEXT F

EXERCISE 1



Directions: Please list five major items that you should pay special attention to when checking your medical bills and compare your list with those of two of your classmates.

Things to look up for:

1	The dates of your stay.
2	Whether or not you have received all the services and products you are being charged.
3	Check the category labeled miscellaneous.
4	Whether or not your records or test results have been lost or misplaced.
5	Entries that you still don't understand or can't account for in your own records.

EXERCISE 2

Directions: Please collect some Chinese hospital bills and analyze the layout of them. Pick one that is most typical and mark all the important component parts with numbers and explain these parts one by one in English.

Section 3

The Current USA Healthcare System

TEXT G**EXERCISE 1**

Directions: Choose the correct answer from the four choices marked A, B, C and D.
1-5 D B D C C

EXERCISE 2

Directions: Please watch a video about Medicare and Medicaid. When you watch it for the first time try to write down information in words or phrases. Change the way of taking notes to the combination of drawing and writing when you watch it for the second time. Compare the two ways and make comments.

Section 4

The Five Biggest Problems in US Healthcare Today

►► TEXT H

EXERCISE 1



Directions: After reading Text H, please decide whether the following statements are True (T) or False (F).

1-5 FTFFF

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EXERCISE 2



Directions: Review Part B, Section 4 — Criticism of the National Health Service. Compare these two sections and discuss with your group members whether or not some common problems appear in both countries. Think about at least two reasons for the coincident phenomenon.

PART D

Hands on

Directions: Do a research project on the current problems of the Chinese healthcare system by following the steps instructed below and boil down to a report.



Tips for Writing Research Paper

Getting Started

1. The first thing you want to do is give yourself enough time to work. For an average length (10-20 pgs) paper you should give yourself a month to adequately collect the library research and materials. At a bare minimum you should give yourself a week. Organization will help you make the most of however much time you have. Write a quick schedule to help you keep track of time: List the days you have left and the time during the day you'll be able to work. You will need to allot yourself time to go to your school library, take notes, write an outline, write a first draft, and revise the paper. Try not to set yourself up for a lot of late nights, unless you're a night person. Generally, people do better work when they're alert.
2. It's very important to start out your research with a solid *Thesis Statement*. This is the question you propose to answer in the paper. Some professors will want to see the proposed thesis statement before you start your research. A couple of hints:
 - Keep it simple; you don't need an enormous subject to work with.
 - Make it specific. It's much easier to do research on a narrowly selected subject than a massive idea. Help yourself by sharpening it down.
 - Make sure your idea will work. Check with your professor about the suitability of the thesis to the assignment. Do a little preliminary research in the library to make sure there's enough available material on your topic.
3. Take some time to familiarize yourself with the libraries you'll be using. Each library has its own system for reference materials, and, chances are, they'll have separate technologies to help you along. It's a good idea to talk to one of the reference librarians about where and how to start. If you're under deadline, you don't want to waste precious time trying to locate materials. Every minute counts.

Taking Notes

1. Use small (4"x 6", 5"x 8") index cards. If you can, buy several different colors. If your subject has two or three separate main ideas you can color code the research.
2. Make sure you include authors' names, date and page number at the top of the card. Also, on a separate index card, write down all the bibliography information in the proper form for your reference list or bibliography. This will help you identify footnotes and citations and make typing the references easier.
3. Try to be as accurate as possible when you write down statistics and direct quotes. Be sure to check for errors when you're finished.
4. It's good to have a lot of pertinent quotes when you finished, but keep in mind that no more than 10%–15% of your finished paper should be quotations.

Outline

This is the critical step in the process. Your paper will only be as good as the outline you write for it.

1. Write your introduction at the top. This, essentially, is your Thesis Statement expanded to a paragraph. Set up your statement carefully, and make sure it matches the material you've gathered.
2. Underneath the intro, have your first main heading. Write subheadings underneath that and list your main points in the paragraph.
3. Take your note cards and figure out which of them you will use to illustrate your points. It should look something like this:

Introduction

Expand your thesis here. It should be concise and definite. Don't put opinionated statements like "I think..." or "In my opinion...". This reduces your credibility. For example, if you were to write a paper on the economic factors involved in World War II, you might start like this: Germany's involvement in WW II was predicated by the purposeful dismantling of the country's economic power by the Allied Nations.

Main Headings

This is where you begin to answer the questions you posed in your introduction. Systematically go over each resonant point in your argument. If you're dealing with a historical paper, you might begin with the background and history of your material. e.g. Germany's post-war economy.

Sub Headings

Here, you break down your Main Heading into smaller paragraphs of information. Each paragraph should have clear, well thought out points. e.g. Production.

One important idea you want to convey in your paragraph. If you intend to use one of your note cards, you can actually tape the card to your paper. e.g. Manufacturing of exports.

1. An even smaller bite of information you want to make sure you cover. e.g. Raising Company's profits up 65% by 1937.
2. An additional bite you feel is appropriate. e.g. Co-owner was eventual Nazi conspirator, Max Heinrich.

Concluding Statement

Follow this method all the way to your last, concluding statement. Your Conclusion should be a final synopsis of the paper; a summary of the Thesis Statement you started out with. When you edit your outline, make sure each point is clearly made and that the flow of the

paper works to make a convincing case. By the end of the outline you should have covered all the main points you posed in your thesis statement.

Rough Draft

Write your first draft as freely as possible, following your outline closely. Use all the notecard information you feel is relevant and important. Don't pad your paper with excessive quotes. When you've finished the rough draft, check for accuracy and completeness of facts. If you think certain sections are too long or too skimpy, rework them until you feel they're the strongest you can make them.

Final Draft

Revise paragraphs for unity and coherence. Reword your sentences for effectiveness of structure, grammar and punctuation. Use a dictionary to check your spelling and usage, or, if you have a computer, run a spell check. You might want to read the paper aloud to yourself to see how it flows and to correct any awkward sentences.

Footnotes and Bibliography

You should consult a style manual to find the correct forms to use.

Here are a few very good manuals you can try:

- Campbell, W.C. & Ballou, S.V. (1990). Form and Style: Theses, Reports, Term Papers
- Strunk, W. Jr. & White, E.B. The Elements of Style (1972).
- Turabian, K.V. (1987) A Manual of Writers of Term Papers, Theses and Dissertations

Final Words

When you've finished the paper, take some time for yourself before you re-read it. Make sure your quotes and citations are accurate; keep your note cards. Take a minute and congratulate yourself, unless you're already late for class.

IV. Online Reading Materials

PART A Healthcare and Health Insurance in the UK

Section 1 International Students — A Guide to the National Health Service (NHS)

Section 2 National Health Service

Section 3 The Unnecessary and Unpopular NHS Bill Could Cost the Conservative Party the Next Election. Cameron Must Kill It.

Section 4 NHS Reforms: From Today the Coalition has Put the NHS up for Grabs

PART B Healthcare and Health Insurance in the US

Section 1 6 Health Insurance Options for College Students

Section 2 Basics of the USA Hospital Bills

Section 3 HMOs vs. PPOs —What Are the Differences Between HMOs and PPOs?

Section 4 US Healthcare Reform— Obama Care