

## ESL 4 Health Listening: Insurance

**Click play to listen. Choose the correct word to complete the sentences.**

Well, I'm Carlos. I work for the student services department. Basically, what we do \_\_\_\_\_ in the case management area is that we help with \_\_\_\_\_ resources and government resources. Today I'm going to be sharing information about \_\_\_\_\_ and also \_\_\_\_\_ about how to determine when you should go to a \_\_\_\_\_ care or an urgent care facility or to the \_\_\_\_\_ room. Ok. And thank you for being here.

Ok, so as I mentioned before, I'm going to talk about \_\_\_\_\_. Also, a little bit of information about \_\_\_\_\_ care, primary care and \_\_\_\_\_ room. Ok. At the end of the presentation, I'm going to share some \_\_\_\_\_ information so if you have any \_\_\_\_\_ or if you want more information about it you can \_\_\_\_\_ us.

So what is \_\_\_\_\_ insurance? \_\_\_\_\_ insurance is a cover that \_\_\_\_\_ you to cover medical \_\_\_\_\_ for illness, \_\_\_\_\_ and conditions. Ok. And it's \_\_\_\_\_ to have a health insurance because you \_\_\_\_\_ when something can \_\_\_\_\_ to you. I'm \_\_\_\_\_ right now. Maybe I go out to \_\_\_\_\_ my dogs and I \_\_\_\_\_. It's raining so it's a little bit slippery and I fall and I need to call \_\_\_\_\_. An ambulance, \_\_\_\_\_ health insurance, just to give you an idea, could be \_\_\_\_\_ all depending on the company. \_\_\_\_\_ health insurance, it could be \_\_\_\_\_, all depending on the health insurance. So, a health insurance is a \_\_\_\_\_ that helps you to pay for your \_\_\_\_\_ expenses. Ok. It's something that you pay, usually \_\_\_\_\_ month. But if you \_\_\_\_\_ to go to the \_\_\_\_\_, the health insurance is going to \_\_\_\_\_ the expenses between you and the company. Does that make sense? Yes? Ok.

Okay, so \_\_\_\_\_ do you need health insurance? Because \_\_\_\_\_ happen. As I mentioned before, you are \_\_\_\_\_ right now. Maybe you go out to \_\_\_\_\_ the dogs or maybe you go to \_\_\_\_\_ or something like that and you have an \_\_\_\_\_. Ok. Go to the \_\_\_\_\_, go to the doctor, go to the emergency room \_\_\_\_\_ health insurance can be very \_\_\_\_\_. Actually, there are cases of persons that go into \_\_\_\_\_ because they receive \_\_\_\_\_ that is too high. And I'm not playing. Last semester, I \_\_\_\_\_ two students in our school that they \_\_\_\_\_ to our office with a \_\_\_\_\_ that was over \_\_\_\_\_ and they didn't have \_\_\_\_\_. They need to make a \_\_\_\_\_ plan and they need to, they were, you know they need to \_\_\_\_\_ for that because if they don't do it, they \_\_\_\_\_ that bill to collection. So health insurance is \_\_\_\_\_.

Another \_\_\_\_\_ why health insurance is important, it is because \_\_\_\_\_ you have health insurance you \_\_\_\_\_ for the doctor you \_\_\_\_\_ to go and not necessarily the one you can \_\_\_\_\_. So when you \_\_\_\_\_ health insurance, it's \_\_\_\_\_ for you to look for a \_\_\_\_\_ doctor. When you \_\_\_\_\_ health insurance, probably what you are going to look for is for \_\_\_\_\_ doctor instead of the good doctor. So when you have health insurance, you have access to \_\_\_\_\_ doctors, to a bigger \_\_\_\_\_ of doctors. And it's good also because if you have kids, if you're \_\_\_\_\_, or for yourself, you want to know what's going on \_\_\_\_\_ your body. So you want to go to the doctor every \_\_\_\_\_ months or every \_\_\_\_\_ to do your physical, to check your \_\_\_\_\_ your levels in your blood. This is a lot \_\_\_\_\_ when you have \_\_\_\_\_.