Essay #1: Health Insurance

During the play-spent exercise, one of the scenarios that arose was health insurance. I was asked whether I would like to pay a monthly fee of $275 for health insurance. I chose to opt out of purchasing health insurance because I could not afford it and pay day wasn’t for another couple of days. From my choice the game stated that, “Even when health insurance is offered, the premiums are often so high that many low-income workers opt out.” After I chose to opt out of it I was presented with the dilemma of having sharp pains in my chest. I was then asked if I

wanted to spend the money to see a physician, I declined because again, I couldn’t afford it. So in the end I chose to ignore the chest pains. By doing so I put my life at risk for something that could be probably be cured if I purchased the health insurance in the beginning. I have never been faced with this situation in real life because I am fortunate to have health insurance. In the game I chose not to pay for health insurance because I thought of it as just that—a game. However, if I was faced with this situation in real life I think I would choose to pay for the health insurance because I wouldn’t want to risk my life especially when it comes to chest pains and when I know I have a child to take care of. In the case of health care opportunities, the game did not present the option of free clinics. Although, the free clinic isn’t as medically orientated as a hospital or doctor’s office they can educate and provide some services that can help the economically challenged. In addition, someone in who is poor is more likely to have less education and may not know about the seriousness of chest pains and the benefits of having health insurance.

Essay #2: Paying for a Better Education

The second scenario I was presented with during the playspent exercise was education. I was told that due to my child’s academic excellence they were able to attend to a gifted school. However I would have to pay $50, apply for a scholarship, or choose for my child to not attend at all. I chose to pay the $50 despite the fact I was running low on cash. I made this decision because I didn’t want to risk applying for a scholarship, not getting it, and having my child miss out on a great opportunity. I also chose this decision because I would want my child to get the best education possible so that they can go off to college and get a job so they won’t have to worry about such scenarios. I have been faced with such challenge when I was accepted into a private high school but was unable to attend because of the high monthly tuition cost. I believe that if I would have went there instead of a public high school in a lower middle class neighborhood, not only would I get a better education but also a better overall experience. The high school I attended lacked elective classes and extracurricular activities, which are crucial because they expose students to different fields. Although both schools were different in environment and education they were equal in the amount of diversity. The majority of the students who go to the private school came from upper class and upper middle class families meaning that the majority of the school’s population was concentrated in one race. With that, the majority of the students in my high school came from lower middle class and lower class families. At least 95% of the students in my school were minorities. Like the private school this shows that the majority of one race is concentrated in one area. By being able to get an education one can move up in class and become socially mobile.

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