Affordable Care Act Resources

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Monitor | Hone Your Search Term

When you are conducting background research on a current topic, the newspaper is an excellent source of information. You can get explanatory information, sources for further interviews and reading, timelines and different points of view. The Washington Post e-Replica edition provides an excellent way to do an efficient and thorough search.

Use the Monitor feature to do this. You will discover a number of options to conduct the Monitor search. Results can be most successful if you have narrowed your topic and honed your search terms. Let’s see what that means.

How to Create a Monitor

Go to your e-Replica home page. Under My Services, select “My Monitors.” Type the research term in the “Find results” box.

Select the time span for the search. Your options are “Today,” “Last 3 days,” “This week,” “This month,” or “Anytime.”

If you wish an article written by a specific writer, add the writer’s name in the “Author” box.

You may look for the search term 1) in headlines only or 2) in the body of the article. What are the benefits and drawbacks of each option?

Select Your Search Term

In March 2013, President Obama signed into law the “Patient Protection and Affordable Care Act.” Would you expect a monitor search of the official title to find many or few results? On Election Day, November 5, 2013, results for the search were:

- Last 3 days: 0 result
- This week: 0 result
- This month: 1 result
- Anytime: 9 results

Do the same search and compare your results. Why do you think so few results were found in The Washington Post using the legal title of the act?
Create a Monitor and Conduct a Search

Form six groups. Each group selects a different topic from the list below. Within each group set up a Monitor search using the different timeframe options. Record your results by number of search results. For searches that got more than 15 results, record the headline and date of publication of the first 15.

1. HealthCare.gov
2. Preventive and health
3. Affordable Care Act
4. Obamacare
5. Health Insurance Marketplace
6. Health insurance and subsidy

Analyze Your Monitor Results

- How many articles were found in your results?
- Which timeframe search provided the most results for your topic?
- Skim the articles.
- If you were preparing to write an article on this topic, what percent of the total articles are useful to you?
  - _____ useful articles/total articles = _____ percent containing information that helps you to understand the complexity of the topic
  - _____ useful articles/total articles = _____ percent containing different points of view
  - _____ useful articles/total articles = _____ percent including sources you might use for interviews or further reading
  - _____ useful articles/total articles = _____ percent containing specific examples
  - _____ useful articles/total articles = _____ percent focusing on website malfunction
  - _____ useful articles/total articles = _____ percent providing a timeline
  - _____ useful articles/total articles = _____ percent providing charts, graphs and other informational graphics

Compare and Contrast Your Results

Discuss within your group the results of your search. Make a chart or graph to show your group’s results. What conclusions do you reach about the term used in the Monitor search and the timeframe chosen? If you also conducted search by headline versus results located “in the body of the article,” which resulted in the most useful information?

Present your group’s results and conclusions to the class.

Which search term was the best for the type of information you sought?
Think Like a Reporter

The Explanatory Journalist

Some news stories are complex. Within the big story are many different stories, issues and special interests or concerns — cultural, social, medical, political, economic, religious and ethical. The housing crisis, living below the poverty level, immigration policy, and the passage and implementation of the Affordable Care Act are all such complicated stories.

Explanatory journalism provides information, but the focus is to help the reader access the story. Reporters and photographers and their editors attempt to make news easier to understand. Some suggested steps to follow and to approach the story as an explanatory reporter would are given below. They will help you to think critically about your choice of topic.

Get the Facts and Background
Read a variety of sources to get a full understanding of the topic.

You can do indepth study of legislation and judicial decisions. The Patient Protection and Affordable Care Act, the law passed by Congress, is available online in PDF format. Delve into the Supreme Court case (http://www.supremecourt.gov/docket/ppaaca.aspx).

Read the official Health Insurance Marketplace website (https://www.healthcare.gov).

Read The Washington Post news articles and informational graphics. For different points of view read commentary, columns, editorials and editorial cartoons. Check out other media coverage.

Find Your Focus
As you do reading about the Patient Protection and Affordable Care Act, you will discover there are many possible stories to report. How do you decide what to focus on?

Start by asking yourself some questions:
• What interests you?
• Who are your readers and what do they need to know? Do aspects of your focus apply to seniors in your school or to families in your community?
• Do you know two or three experts whom you could interview about a particular aspect of the story?
• How can I localize the story?

When you have decided on your focus, hone your research. Use the monitor feature of The Post’s e-Replica edition. In addition to other media sources, see what special interest groups, political groups and others say. Analyze and select the strongest arguments and ideas with different points of view to present.
Think Like a Reporter | continued

Tell a Real Person’s Story

The Wall Street Journal reports on complicated financial stories. Years ago an A1 editor told his reporters to begin their articles with an anecdote. In a concise, tightly written story the reporters give the main idea of the long article.

Another way of looking at making the story understandable is to find the human face of the issue. It is what one-time Washington Post reporter Tom Wolfe calls the “emotional core” of a story. In his essay, “The Emotional Core of the Story,” Wolfe urges writers to “provide the emotional reality of the news.”

Who illustrates the focus of your story? If you believe there are two very strong points of view, you could illustrate the issue through the lives of two individuals or families. Readers learn how these individuals are affected by the situation, decisions made by others or details of the policies. Now the issue has a human dimension.

Define the Technical Terms

Now that you have your focus, what technical terms are pertinent? Get the definitions from a source such as HealthCare.gov.

Avoid giving the definition in sentences that read: “The definition of subsidy is ….”

You may use a sidebar glossary box. Use parentheses or appositives. Avoid taking your online reader away from your website.

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Obama’s assurances and the reality for some consumers emerged last month as a flood of people learned that they could not keep plans they had signed up for on the individual market. Although this group represents a small fraction of the total number of insured Americans — about 5 percent — their stories garnered national attention and provided fodder to opponents of the law.

RUTH MARCUS

This would be a good time to remember Karen Tumulty’s brother.

In March 2009, as the health-care debate raged, Karen wrote a Time magazine cover story about her brother Patrick’s insurance nightmare.

Patrick, then 54, had done what seemed to be the right thing: Then a $9-an-hour administrative assistant in San Antonio, he bought coverage on the individual market and diligently paid monthly premiums to Assurant Health for six years.

The policy carried a $2,500 deductible, with no allowance for preventive care. So Patrick, who struggles with Asperger’s syndrome, put off going to the doctor, despite increasing fatigue and high blood pressure. Eventually, Patrick discovered the cause: His kidneys were failing.

That is where insurance came in — theoretically. “Unexpected illnesses and accidents happen every day, and the resulting medical bills can be disastrous,” warned the Web site of Assurant Health, which sold Patrick his policy.

But Assurant, scouring his medical records for a money-saving out, cited test results from eight months earlier. Bingo! — preexisting condition. No coverage.

Patrick Tumulty is Exhibit A on the need for Obamacare and the importance of putting into context the furor over if-you-like-your-policy-you-can-keep-it-gate.

This is not to excuse President Obama for peddling a misleading claim or to excuse those of us in the news business for failing to press him on it earlier. The president’s woefully worded of his pledge — “What we said was you can keep it if it hasn’t changed since the law passed” — insults anyone who heard what he said repeated.

Yet there was always an asterisk to the presidential promise. Existing plans would be grandfathered in and not subject to the requirements (i.e., better than the Affordable Care Act).

Because plans that grandfathered in and not subject to the requirements (i.e., better than the Affordable Care Act). Because plans that grandfathered in and not subject to the requirements (i.e., better than the Affordable Care Act).
Think Like a Reporter | continued

Organize Your Information
You have found answers to questions that you and your readers have about your focus. You read the newspaper and additional sources, conducted interviews, and thought about all the information you have gathered.

What is the best way to order the material in order to explain your focus?
• Eliminate information that is not directly related to your topic
• Write the story of the individual(s) who represent the problem, the benefits, the issue. Be concise but give enough concrete details to bring the person and focus to life. Decide if you will begin your article with an anecdote or present the personal side of the topic after you have established your focus.
• Select the most helpful quotations. These individuals provide the insight, the analogy, the concise explanation that helps you — and your readers — to understand the topic.
• Put the questions that guided your reading and research in a logical order. Does this sequence help to explain the focus without confusion? Remove the questions and work on writing smooth transitions.
• Give a conclusion in your own words or that of one of your sources.

Read Examples of Explanatory Journalism
http://www.pulitzer.org/bycat/Explanatory-Journalism

Explanatory Journalism, 1985-1997
The first recipient of the Pulitzer Prize for Explanatory Journalism was Jon Franklin, then at The Baltimore Evening Sun, for a seven-part series about the new science of molecular psychiatry. The Washington Post received it in 1990 (Securities and Exchange Commission) and 1995 (a profile of a D.C. family’s struggle with the destructive cycles of poverty, illiteracy, crime and drug abuse).

http://www.pulitzer.org/bycat/Explanatory-Reporting

Explanatory Reporting, 1998-present
Read examples from the works of the winners and finalists in this category.

http://www.washingtonpost.com/wp-dyn/content/linkset/2006/04/17/LI2006041700584.html

Exporting Democracy
In 2006, The Post’s David Finkel, received the Pulitzer for Explanatory Reporting for his three-part case study of the U.S. government’s attempt to bring democracy to Yemen.


Leon Dash’s Rosa Lee
Another example of compelling explanatory journalism is Rosa Lee: A Mother and Her Family in Urban America written by investigative journalist Leon Dash. He followed Rosa Lee Cunningham and her family from 1991-1994. Photographs in the eight-part series were taken by Lucian Perkins.


355: The Giant Pool of Money
This American Life host Ira Glass and an NPR business and economics correspondent try to explain the housing crisis in 2008.
Writing About the Affordable Care Act

When you have decided on a focus for your explanatory journalism article, it is helpful to pose questions. These are questions you think your readers want to have answered. These are questions that will direct your search for more information. The questions may not appear in your final story, but the answers will be included.

ENROLLMENT IN ACA
What coverage does the ACA really provide?
Do all citizens need to enroll in a new health insurance policy?
At what age do singles need to enroll?

THE SUBSIDY
What is a subsidy?
How does one know if he or she qualifies for a subsidy?
Is the subsidy automatically applied?

PRE-EXISTING CONDITION
What is a pre-existing condition?
What kinds of pre-existing conditions do students in your school have?
What percent of your students are covered under a parent’s health insurance policy?

WEBSITE PROBLEMS
Commercial computer systems handle billions of visitors each month, why did HealthCare.gov have glitches, stalls and slow loading?
Does it matter who is responsible for the HealthCare.gov technical problems?
In what ways do technical problems with HealthCare.gov influence the public?

OLD VS. NEW POLICY
If my health care policy is cancelled, how quickly can I get enrolled in a new policy?
I thought I could keep my old health insurance policy. What happened?
Why can’t insurance holders keep their existing policies?

OPPONENTS
Who are the main opponents of Obamacare?
Why do some politicians and others oppose the Affordable Care Act?

ANOTHER FOCUS:
Question 1:

Question 2:

Question 3:
Read the Editorial with Past, Present and Future in Mind

The editorial is the opinion of the publication. The stance taken is determined by the editor or an editorial board. The writers of these unsigned opinion essays are journalists with areas of expertise. They have experience in covering legal, political and medical arenas. Most have been foreign correspondents. They have years of experience covering local, regional and national stories. They know how to develop reliable sources and do research.

As part of the op-ed page, each editorial clearly presents a point of view. Below are some suggestions to follow when reading editorials.

Put the Editorial Into Context
Most editorials are written about current events. They have a news peg, commemoration, anniversary or individual’s life on which the stand is taken. Remember or review what had taken place before the editorial was written. Review The Washington Post articles and other news coverage of the topic five days before the editorial was published.

Analyze the Editorial
Most editorials will have the following components. Find them within the editorial and analyze how the argument was organized and developed.
• A presentation of the issue, situation or action
• A clear statement of the editorial position. Readers do not need to guess the point of view of the editors.
• A concession to the other point of view
• Two to three arguments supporting the editorial stand
• A conclusion — this may be a restatement of the position, a call to action, warning if action is not taken or the situation is neglected, or praise for the action, solution and accountability

Evaluate the Astuteness of the Editors
Do the editors understand the issue or situation well enough to offer valid commentary? This may be considered the day the editorial is written. After reading and discussing the editorial, project what will happen if the suggestions are followed.

Evaluating the position taken by the editorial can be done days, weeks and months after publication. This can provide a real test of the wisdom expressed by the writer.
• Did action take place? Was the situation remedied?
• Does debate continue? The issue remain unresolved?
• How accurate were predictions?
Health Care in 2013

ACROSS
1. Provide for somebody’s well-being
4. Legislation
5. Information provided to identify you (abbrev)
8. The Latin phrase exempli gratia meaning “that is”
9. Unknown quantity (adj)
10. What Lady Gaga does
12. A small, sweet roll
13. Very explosive initials
14. Something put over or around to provide protection or warmth
16. Preposition
17. Person who submits a complaint for arbitration
18. Money contributed to pay expenses
20. Mineral
21. A stringed instrument related to the sitar
24. Academic Advisory Center (acronym)
26. For good
28. Join
30. Exist
31. North Carolina (postal zip code)
32. Stop from happening
34. Refuse knowledge of something
35. Boundary

DOWN
1. Price
2. Pay to a landlord
3. It can be scrambled or fried
4. Within your financial means
5. What #43 is to #41
6. Opposite of lg.
7. Attempt to come to an agreement
9. Does not die or is not eliminated
11. A policy that pools contributions to be used by members in need
12. Busy as a ______
14. Computer-Generated Imagery (acronym)
15. Nikolai Gogol story or Ventures In Youth (acronym)
16. Tennessee (postal zip code)
18. Conjunction indicating the reason
19. “____ with us”
22. What _____ they can’t fix the computer problem?
23. Tip of a pen or quill
25. Duplicate or similar version
27. Winter holiday song
28. Complete
29. Labor Relations (acronym)
33. Chemical symbol for nickel
Answers: Health Care in 2013

C A R E  A C T  S S N
O  E G  F  S O M E
S I N G  F  B U N G
T N T  C O V E R  T O
S G R I E V A N T
S U B S I D Y  I  I
O R E  A  V I N A
A A C  B E N E F I T
E N R O L L  O  B E
N C  P R E V E N T
D E N Y  L I M I T
What Are Sources Saying?

Accuracy, balance, and clarity are very important practices of a reporter and for the media company’s credibility. Reporters are expected to know the experts in different fields. These individuals provide the latest information and have insight because of their knowledge. Reporters also need to know sources who have taken different stands on issues, perceive actions from different perspectives, and hold points of view on proposals. In reporting, reporters interview these sources to provide readers with the points of view as well as the facts involved.

1. My topic is __________________________.  

2. Record in the chart, quotations from sources on this topic. They provide different points of view and areas of expertise. Be sure to include the headline, date and page number of the article in which you read the quotation.

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3. Which of the quotations in your collection do you consider most persuasive? What makes it so effective?

4. If you could interview an expert in your chosen topic, who would you want to interview?
   Interviewee’s name ________________________________________________________________
   • What is this individual’s experience or expertise?
   • What kind of information would this person provide that no one else could?
   • What has this person been quoted saying or that you heard him or her say that you would like to clarify with your own questions?

5. Compose three questions you would ask this expert.
   •
   •
   •