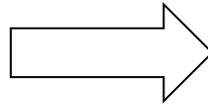


The following is a paragraph from Ku and Broaddus (2008), p. 319. The highlighted portion will be paraphrased:

In light of concerns about escalating national health spending, the comparative cost of public and private health insurance is an important issue. Both public and private health spending is rising faster than the rest of the economy.<sup>1,2</sup> Some intuitively believe that a public insurance expansion would be more costly than expanding private insurance because Medicaid covers a wider range of benefits than those typically covered by private health insurance and requires less patient cost sharing. On the other hand, Medicaid provider payment rates are typically lower than those offered by private insurers. Analyses by Jack Hadley and John Holahan indicate that total per person medical spending was lower under Medicaid than under private insurance, after controlling for differences in insured people's health and other risk characteristics.<sup>3,4</sup>



### Quotation

Ku and Broaddus (2008) note that “some intuitively believe that a public insurance expansion would be more costly than expanding private insurance because Medicaid covers a wider range of benefits than those typically covered by private health insurance and requires less patient cost sharing” (p. 319). However, they note that costs for Medicaid are usually lower than private companies.



(Ku and Broaddus, 2008, p. 319)

Ku, L. and Broaddus, M. (2008). Public And Private Health Insurance: Stacking Up The Costs. *Health Affairs*, 27 (4): w318-w327

### References

1. S. Keehan et al., (2008). Health spending projections through 2017: The Baby-Boom Generation is coming to medicare. *Health Affairs* 27(2): w145–w155 (published online 26 February 2008; 10.1377/hlthaff.27.2.w145); and
2. Congressional Budget Office, *The Long-Term Outlook for Health Care Spending* (Washington: CBO, November 2007).
3. J. Hadley and J. Holahan, (2003). Is health care spending higher under Medicaid or private insurance? *Inquiry* 40(4): 323–342
4. J. Paradise and D. Rousseau, (2004). *Medicaid: A lower cost approach to serving a high-cost population*. (Washington: Kaiser Commission on Medicaid and the Uninsured).

### Paraphrase

Ku and Broaddus (2008) note that people typically feel it is common sense that an increase in private insurance will be more affordable than expanding public options like Medicaid that fund more services and have lower deductibles and copays (p. 319). However, they note that costs for Medicaid are usually lower than private companies.

## Anatomy of a Quotation

This signal phrase introduces the quotation and shows the original author.

1

These quotation marks show that these are the EXACT words of the original author.

2

Ku and Broaddus (2008) note that “some intuitively believe that a public insurance expansion would be more costly than expanding private insurance because Medicaid covers a wider range of benefits than those typically covered by private health insurance and requires less patient cost sharing” (p. 319). However, they note that rates for Medicaid are usually lower than private companies.

A quotation must have all three elements:

1. A signal phrase to introduce the quotation
2. “Quotation marks”
3. Page number (if the source has pages)

This page number shows EXACTLY where you can find this quoted material.

3

## Plagiarism of a Quotation #1: No Quotation Marks

This signal phrase introduces the quotation and shows the original author.

1

These are the EXACT words of the original author but there are no quotation marks!

~~2~~

Ku and Broaddus (2008) note that some intuitively believe that a public insurance expansion would be more costly than expanding private insurance because Medicaid covers a wider range of benefits than those typically covered by private health insurance and requires less patient cost sharing (p. 319). However, they note that rates for Medicaid are usually lower than private companies.

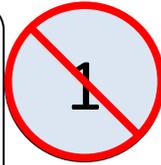
This is plagiarized because it has no quotation marks. This misleads the reader to think that the phrasing or wording is new and original.

This page number shows EXACTLY where you can find this quoted material.

3

## Plagiarism of a Quotation #2: No Quotation Marks or Signal Phrase

This signal phrase introduces the quotation and shows the original author. Where is the signal phrase to show these ideas are from another author?



These are the EXACT words of the original author but there are no quotation marks!



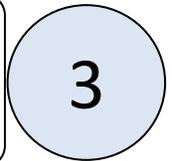
Some intuitively believe that a public insurance expansion would be more costly than expanding private insurance because Medicaid covers a wider range of benefits than those typically covered by private health insurance and requires less patient cost sharing (p. 319). However, they note that rates for Medicaid are usually lower than private companies.

This is plagiarized because it has no:

1. Signal phrase to introduce the quotation
2. "Quotation marks"

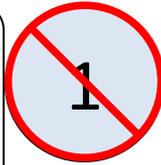
It has page numbers, but that is not enough to avoid plagiarism.

This page number shows EXACTLY where you can find this quoted material.



## Plagiarism of a Quotation #3: No Quotation marks or signal phrase or page number

This signal phrase introduces the quotation and shows the original author. Where is the signal phrase to show these ideas are from another author?



These are the EXACT words of the original author but there are no quotation marks!



Some intuitively believe that a public insurance expansion would be more costly than expanding private insurance because Medicaid covers a wider range of benefits than those typically covered by private health insurance and requires less patient cost sharing. However, they note that rates for Medicaid are usually lower than private companies.

This is plagiarized because it has no:

1. Signal phrase to introduce the quotation
2. "Quotation marks"
3. Page number

This page number shows EXACTLY where you can find this quoted material. Where are the page numbers?



## Plagiarism of a Quotation #4: Small changes and synonym swapping.

This signal phrase introduces the quotation and shows the original author.

1

Ku and Broaddus (2008) note that some **naturally** believe that a public insurance expansion would be more **expensive** than expanding private insurance because Medicaid covers a **bigger** range of benefits than those **usually hidden** by private health insurance and **needs** less patient cost sharing (p. 319). However, they note that rates for Medicaid are usually lower than private companies.

This is plagiarized because only a handful of words have been changed to synonyms, but the grammar is the same. This does not show that the writer understands the ideas. Also, some words have the wrong meaning (for example, “covered” in the original meant “pay for” but covered can also mean “hidden.” This new sentence doesn’t make sense. Also, it only shows the student knows how to substitute synonyms; it does **NOT** demonstrate that the writer understands the ideas in the original text.

This page number shows EXACTLY where you can find this quoted material.

3

## Plagiarism of a Quotation #5: Rearranging

This signal phrase introduces the quotation and shows the original author.

1

Ku and Broaddus (2008) note that Medicaid covers a wider range of benefits than those typically covered by private health insurance and requires less patient cost sharing **which is why** some intuitively believe that a public insurance expansion would be more costly than expanding private insurance (p. 319). However, they note that rates for Medicaid are usually lower than private companies.

This is plagiarized because the writer has only rearranged the sentences in the quotation and added a few words (“which is why”).

This page number shows EXACTLY where you can find this quoted material.

3

## Plagiarism of a Quotation #6: Copying... a little bit.

This signal phrase introduces the quotation and shows the original author.

1

Ku and Broaddus (2008) note people typically feel it is common sense that an increase in private insurance will be more affordable than expanding public options like Medicaid. This is because **Medicaid covers a wider range of benefits than those typically covered by private health insurance** (p. 319). However, they note that rates for Medicaid are usually lower than private companies.

This is plagiarized because the writer has borrowed some of the language but not used quotation marks.

This page number shows EXACTLY where you can find this quoted material.

3

## Another Citation Problem

This signal phrase is still required to show the original author. You must indicate **in some way** that the ideas are not your own.

1

Quotation marks cannot cover paraphrased material. Quotation marks signify the EXACT words of the original author.

2

Ku and Broaddus (2008) note that “people typically feel it is common sense that an increase in private insurance will be more affordable than expanding public options like Medicaid. This is due to options like Medicaid funding more services and have lower deductibles and copays” (p. 319). However, they note that costs for Medicaid are usually lower than private companies.

A paraphrase must have these elements:

1. A signal phrase to introduce the paraphrase
2. ~~“Quotation marks”~~ (this example uses quotation marks!)
3. Page number (if the source has pages)
4. Different vocabulary
5. Different grammar/sentence structure

This page number shows EXACTLY where you can find this material. For a paraphrase, a page number may or may not be required depending on the citation style.

3

The paraphrase uses different vocabulary. **Specialized** vocabulary can remain the same.

4

The paraphrase uses different grammar and sentence structure than the original.

5

## Anatomy of a Paraphrase

This signal phrase is still required to show the original author. You must indicate **in some way** that the ideas are not your own.

1

Quotation marks are omitted because this contains the ideas, but NOT the exact words of the original author.

2

Ku and Broaddus (2008) note that people typically feel it is common sense that an increase in private insurance will be more affordable than expanding public options like Medicaid. This is due to options like Medicaid funding more services and have lower deductibles and copays (p. 319). However, they note that costs for Medicaid are usually lower than private companies.

This page number shows EXACTLY where you can find this material. For a paraphrase, a page number may or may not be required depending on the citation style.

3

A paraphrase must have these elements:

1. A signal phrase to introduce the paraphrase
2. ~~“Quotation marks”~~
3. Page number (if the source has pages)
4. Different vocabulary
5. Different grammar/sentence structure

The paraphrase uses different vocabulary. **Specialized** vocabulary can remain the same.

4

The paraphrase uses different grammar and sentence structure than the original.

5

## The Unclear/Late Citation

Popular opinion on public versus private health insurance is highly complex and often a mixture of fact and fiction. For example, **people typically feel it is common sense that an increase in private insurance will be more affordable than expanding public options like Medicaid that fund more services and have lower deductibles and copays. However, they note that costs for Medicaid are usually lower than private companies.** In other words, despite Medicaid's lower costs relative to private options, people still seem to think it is the costlier of the two. Therefore, popular opinion is likely to remain divided on this complex issue (Ku and Broaddus, 2008, p. 319).

While this example accurately paraphrased the source material (shown in **bold print**), the placement of the in-text citation creates an ambiguous situation: What information is coming from Ku and Broaddus (2008) and what information is the writer's own commentary and analysis? There is no signal phrase such as "Some experts note that" or "According to Ku and Broaddus (2008)," so the reader doesn't immediately know some information is from a source. It's only at the end of the paragraph where the reader realizes information in the paragraph came from outside source material. In other words, it is difficult to tell what is from the source and what is from the writer. At best, it's confusing and at worst, it's misleading.

### Quotation

Ku and Broaddus (2008) note that **some intuitively believe** that **a public insurance expansion** would be more costly than expanding **private insurance** because **Medicaid** covers a wider range of benefits than those typically covered by **private health insurance** and **requires less patient cost sharing**' (p. 319).

However, they note that costs for Medicaid are usually lower than private companies.

#### Vocabulary Step by Step

1. "intuition" = "common sense"; "people believe" = "people feel" (both show opinion).
2. "expansion" = "an increase".
3. In the quotation, Medicaid is thought to be more costly than private insurance, so the opposite is also true: private insurance is thought to be less costly (more affordable) than Medicaid (public/government insurance).
4. "covers" = "funding"; "wider" = "more"; "range of benefits" = "services"
5. "patient cost sharing" = "deductibles and copays"
6. Notice bolded terms are specialized vocabulary, so paraphrasing them is unnecessary/impossible.

### Paraphrase

Ku and Broaddus (2008) note that people may **feel (that) it is common sense** that **an increase in private insurance** will be more affordable than **public insurance** like **Medicaid**. This is due to options like **Medicaid** **fund more services** and **have lower deductibles and copays** (p. 319). However, they note that costs for Medicaid are usually lower than private companies.

#### Grammar Changes Step by Step

1. The adverb and verb "intuitively believe" have been replaced by a verb and reduced relative clause "feel that it is common sense"
2. Instead of first discussing "a public insurance expansion" (noun phrase where "public insurance" is an adjective), the paraphrase first discusses "an increase in private insurance" (noun phrase + prepositional phrase).
3. In the quotation, Medicaid is thought to be more costly than private insurance, so the opposite is also true: private insurance is thought to be less costly ("more affordable") than Medicaid (public/government insurance).
4. "covers a wider range of benefits" (verb + noun phrase + prepositional phrase) was changed to "fund more services" (verb + adverb + noun (i.e. a verb phrase))
5. "require less patient cost sharing" (verb + adverb + "patient cost" (as adjective) + noun) was changed to "have lower deductibles and copays" (helping verb + adverb + noun and noun)

The following is a paragraph from Ku and Broaddus (2008), p. 319.

**In light of** concerns about escalating national health spending, the comparative cost of public and private health insurance **is an important issue**. Both public and private health spending is rising faster than the rest of the economy.<sup>1,2</sup> Some intuitively believe that a public insurance expansion would be more costly than expanding private insurance because Medicaid covers **a wider range of** benefits than those typically covered by private health insurance and requires less patient cost sharing. **On the other hand**, Medicaid provider payment rates are typically lower than those offered by private insurers. Analyses by Jack Hadley and John Holahan indicate that total per person medical spending was lower under Medicaid than under private insurance, **after controlling for** differences in insured people's health and other risk characteristics.<sup>3,4</sup>

in light of X

X is an important issue.

[VERB] a wider range of X

On the other hand, X

after controlling for X

(Ku and Broaddus, 2008, p. 319)

Ku, L. and Broaddus, M. (2008). Public And Private Health Insurance: Stacking Up The Costs. *Health Affairs*, 27 (4): w318-w327

#### References

1. S. Keehan et al., (2008). Health spending projections through 2017: The Baby-Boom Generation is coming to medicare. *Health Affairs* 27(2): w145-w155 (published online 26 February 2008; 10.1377/hlthaff.27.2.w145); and
2. Congressional Budget Office, *The Long-Term Outlook for Health Care Spending* (Washington: CBO, November 2007).
3. J. Hadley and J. Holahan, (2003). Is health care spending higher under Medicaid or private insurance? *Inquiry* 40(4): 323-342
4. J. Paradise and D. Rousseau, (2004). Medicaid: A lower cost approach to serving a high-cost population. (Washington: Kaiser Commission on Medicaid and the Uninsured).

#### Useful Phrases

In this text, there are actually many useful phrases you could use in **another** paper (remember, if you paraphrase Smith, **don't use any phrasing or grammar from Smith!** You must demonstrate that you understand the source's ideas, and you do that by using your own words). You can learn these phrases and then apply them to **other** texts!

How do you know if a phrase is a common academic phrase? Visit scholar.google.com and type the phrase in quotation marks.

For example, type "a wider range of" into scholar.google.com's search, and you will find over 400,000 results! This is a good phrase to learn!

# Continuum of Academic Conduct

