

University of Florida
College of Public Health & Health Professions Syllabus
HSA 6126: U.S. Health Insurance System (3)
Semester: Spring 2016
Delivery Format: On-Campus
Course Website or E-Learning *Canvas*

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PURPOSE AND OUTCOME

Course Overview

Determining the optimum combination of mechanisms by which our society and its members can pay for health care has been an enduring element of our national health policy conversation for more than a hundred years. And it can be found in the historical record of other cultures for more than a millennium. It is an area that encompasses (a) an ongoing philosophical conversation about the nature of health care and related fiscal considerations; and (b) a much more pragmatic set of conversations reflecting premiums, payments and processes as they are currently operative. Hence some of our conversations will be quite theoretical and abstract, while others will be much more detailed and factual in their objective.

This course is a description and analysis of the U.S. health insurance system. Specific topics include private vs. public insurers, demand for health insurance, health plan types and characteristics, premium setting, and reimbursement of health providers.

Course Objectives and/or Goals

Upon completion of the course, students are expected to be able to

1. Describe the extent and nature of health insurance coverage in the United States;
2. Identify distinguishing characteristics of suppliers of health insurance;
3. Enumerate and evaluate the salient characteristics of a health plan;
4. Explain the mechanism of risk assessment;
5. Compare various methods by which health plans reimburse providers of health services; and
6. Analyze the likely effects of proposed policy changes related to health insurance.

#	Course Objectives	Competencies		Assessment
1	Describe the extent and nature of health insurance coverage in the United States	HEC-0	<i>Analyze, synthesize and act on key trends, activities, and government policies in the health care environment</i>	Midterm/Presentations
		HEC-2	<i>Interpret, monitor, and comply with laws and regulations that protect health practitioners, organizations and the public</i>	Midterm/Presentations
2	Identify distinguishing characteristics of suppliers of health insurance	HOP-2	<i>Incorporate evidenced-based approaches and external assessments in the design and implementation of programs that improve community health, and organizational, financial and clinical performance</i>	Midterm/Presentations
		HEC-0	<i>Analyze, synthesize and act on key trends, activities, and government policies in the health care environment</i>	Midterm/Presentations
3	Enumerate and evaluate the salient characteristics of a health plan	HOP-2	<i>Incorporate evidenced-based approaches and external assessments in the design and implementation of programs that improve community health, and the organizational, financial and clinical performance</i>	Midterm/Presentations
4	Explain the process by which insurers set premiums	BAT-2	<i>Assess multiple dimensions of financial performance to measure and improve the financial viability of provider organizations</i>	Midterm/Presentations
5	Compare various methods by which health plans reimburse providers of health services	HOP-1	Propose, develop, and implement strategic approaches based on statistical, quantitative, and qualitative evaluations of clinical, financial, and organizational performance	Midterm/Presentations
6	Analyze the likely effects of proposed policy changes related to health insurance	HEC-0	Analyze, synthesize, and act on key trends, activities, and government policies in the health care environment	Midterm/Presentations

Strategy to meet the course objectives: Assessment of the degree to which course objectives and competencies are achieved will be by means of

- One exams (midterm)
- Group and individual presentations
- Concept Paper with trade off analysis
- Class attendance, preparation, and participation

DESCRIPTION OF COURSE CONTENT

Topical Outline/Course Schedule

Class Date	Topic	Reading	Due Assignment & Other Note
Jan 5, Tue	Syllabus		
Jan 7, Thu	Principle of Probability and Risk		Activity: Bookie Problem
Jan 12, Tue	Principle of Probability and Risk	Morrissey Ch.1 Kongstved Preface	
Jan 14, Thu	Intro to Insurance Concepts and History	Morrissey Ch.2	
Jan 19, Tue	History of American Health Care System		
Jan 21, Thu	History of American Health Care System		
Jan 26, Tue	Cage Match		Activity: Cage Match
Jan 28, Thu	Womb to Tomb: Apply Health Insurance in American Dream Scenario		Presentation: American Dream Scenario
Feb 2, Tue	Health Care Coverage in Different Scenario		
Feb 4, Thu	Morrissey's Six Key Issues and Networks	Morrissey ACA	Presentation: American Problem Scenario
Feb 9, Tue	Selection Bias and High Risk Pools		Presentation: Catastrophic Disease Scenario
Feb 11, Thu	Guest Lecture: Health Coverage for Catastrophic Conditions by Angela Meiney from Shands Hospital		
Feb 16, Tue	Managed Care	Ch. 10	
Feb 18, Thu	Guest Lecture: Health Coverage for American Dream by Michael Lawton from United Health Care	Ch.13-Ch.16	
Feb 23, Tue	Exam Prep		Due: Term Entries

Feb 25, Thu	HMO and PPO: Choice of Structure Locality		
Mar 1, Tue	Spring Break		
Mar 3, Thu			
Mar 8, Tue	Guest Lecture: Health Coverage for American Problem by Candice King from ACORN Clinic		
Mar 10, Thu	Mid-Term Exam		Due (March 12): Brief Case for Rabbit Hole Project
Mar 15, Tue	Insurance Option		Presentation: Rabbit Hole Projects
Mar 17, Thu	How to Choose Insurance Options?		
Mar 22, Tue	Consumer Directed Health Plans		Presentation: Rabbit Hole Projects
Mar 24, Thu	Small Business Scenario		Presentation: Small Business Scenario
Mar 29, Tue	Guest Lecture: Health Insurance Coverage for Small Business by Michael Scarborough from Scarborough Insurance Company		
Mar 31, Thu	Guest Lecture: Health Insurance System in Academic Health Care by William Robinson from Shands Hospital		Due (April 2): Trade Off Analysis for Rabbit Hole Project
Apr 5, Tue	No class due to IFH		
Apr 7, Thu	ACA Policy		Presentation: Rabbit Hole Projects
Apr 12, Tue	Guest Lecture: Health Insurance System for Military Service and Tricare by Kathleen Yacevelli from VA Hospital		
Apr 14, Thu	Medicare Plan		Due (April 16): White Paper for Rabbit Hole Project
Apr 19, Tue	Review the Class		Presentation: Rabbit Hole Projects

Course Materials and Technology

- Kongstvedt, P. R. (2012). *Essentials of managed health care*. 6th edition, Jones & Bartlett Learning.
- Reading as assigned.
- Other materials available through canvas: <https://lss.at.ufl.edu/>.

For technical support for this class, please contact the UF Help Desk at:

- Learning-support@ufl.edu
- (352) 392-HELP - select option 2
- <https://lss.at.ufl.edu/help.shtml>

ACADEMIC REQUIREMENTS AND GRADING

Assignments

1. Group Presentations (Voluntary work)

Students may create a scenario and consider principle of risk adjustment and a variety of insurances options. Based on their scenarios, they apply appropriate health insurances through life called womb to tomb. It allows to learn feasible insurance options and it helps to understand how to work health insurance systems in real world.

- American Dream Scenario
- American Problem Scenario
- Catastrophic Situation Scenario
- Small Business Scenario

2. Timeline (Voluntary work)

Students research the history of insurance and American health care system. They present how the insurance develops and how to form of current insurance options.

3. Rabbit Hole Project (40%)

It is comprehensive project that allows students think specific scenario and suitable insurance options. It might contribute to understanding actual underwriting system and a variety of insurance options. Furthermore, student may learn how to apply knowledge of insurance principle to select actual insurance options in real world.

a. Create brief scenario

Each student should submit a brief (100 or so word) case idea. Each idea should be unique. If substantially duplicated ideas are submitted the first received will be accepted.

Submissions will be evaluated for their uniqueness, complexity and contribution to the education of the class. Blurbs should be associated URLs and or citations.

b. Create short lists of feasible insurance options

One page annotated situational diagram describing the dynamic process (or processes) at play and specifying options and special considerations such as enrollment status, co-pays, deductibles, sliding scales, needs eligibility and so on. Alternatives should be evaluated (Up to 10 points)

c. Trade off analysis in order to determine final insurance option

A document that takes the point of view of the insurer, the employer or the individual and any intermediaries (such as an employer or union). This should include a decision tree or other decision making tool . Trade-offs should be discussed.

d. White Paper

A 3-5 page unified document that **integrates the pieces** with a narrative so that it might be used as a “white paper” for decision making. The white paper should contain a discussion of

how systems improvements can be made to better facilitate the case and the barriers those suggested improvements will face. (Up to 30 points)

Grading

Requirement		% of final grade
Class Participation	Group Presentation	20%
	Individual Presentation	
	Feedback	
Mid-term Exam		40%
Rabbit Hole Project	Short List Phase	10%
	White Paper	30%
Total		100%

Point system used (i.e., how do course points translate into letter grades).

Points Earned	Letter Grade	Grade Points
92 or more	A	4.0
90-91.99	A-	3.67
Below 89.99	B+	3.33

Please be aware that a C- is not an acceptable grade for graduate students. A grade of C counts toward a graduate degree only if an equal number of credits in courses numbered 5000 or higher have been earned with an A. In addition, the Bachelor of Health Science Program does not use C- grades.

Letter grade to grade point conversions are fixed by UF and cannot be changed.

Letter Grade	A	A-	B+	B	B-	C+	C	C-	D+	D	D-	E	WF	I	NG	S-U
Grade Points	4.0	3.67	3.33	3.0	2.67	2.33	2.0	1.67	1.33	1.0	0.67	0.0	0.0	0.0	0.0	0.0

For greater detail on the meaning of letter grades and university policies related to them, see the Registrar's Grade Policy regulations at:

<http://catalog.ufl.edu/ugrad/current/regulations/info/grades.aspx>

Exam Policy

Exams will be delivered in the assigned time. Communication of issues is expected at least two weeks prior.

Policy Related to Make-Up Exams

Make up work is at the discretion of the instructor and will only be offered under valid conditions and with advance coordination with the instructor.

Please note: Any requests for make-ups due to technical issues MUST be accompanied by the ticket number received from LSS when the problem was reported to them. The ticket number will document the time and date of the problem. You MUST e-mail me within 24 hours of the technical difficulty if you wish to request a make-up.

Policy Related to Required Class Attendance

It is expected that you will attend, prepare for, and participate in all class sessions. Personal issues with respect to class attendance or fulfillment of course requirements will be handled on an individual basis and should be addressed as soon as possible.

All faculty are bound by the UF policy for excused absences. For information regarding the UF Attendance Policy see the Registrar website for additional details:

<https://catalog.ufl.edu/ugrad/current/regulations/info/attendance.aspx>

STUDENT EXPECTATIONS, ROLES, AND OPPORTUNITIES FOR INPUT

Expectations Regarding Course Behavior

Cell phone use is not permitted in class. Some use of tablets or laptops may be appropriate, but is generally discouraged.

Communication Guidelines

Students will be expected to communicate with the instructor via official ufl email address. In the case of emergency, direct phone contact either via call or text is appropriate.

Academic Integrity

Students are expected to act in accordance with the University of Florida policy on academic integrity. As a student at the University of Florida, you have committed yourself to uphold the Honor Code, which includes the following pledge:

“We, the members of the University of Florida community, pledge to hold ourselves and our peers to the highest standards of honesty and integrity.”

You are expected to exhibit behavior consistent with this commitment to the UF academic community, and on all work submitted for credit at the University of Florida, the following pledge is either required or implied:

“On my honor, I have neither given nor received unauthorized aid in doing this assignment.”

It is your individual responsibility to know and comply with all university policies and procedures regarding academic integrity and the Student Honor Code. Violations of the Honor Code at the University of Florida will not be tolerated. Violations will be reported to the Dean of Students Office for consideration of disciplinary action. For additional information regarding Academic Integrity, please see Student Conduct and Honor Code or the Graduate Student Website for additional details:

<https://www.dso.ufl.edu/sccr/process/student-conduct-honor-code/>
<http://gradschool.ufl.edu/students/introduction.html>

Please remember cheating, lying, misrepresentation, or plagiarism in any form is unacceptable and inexcusable behavior.

Online Faculty Course Evaluation Process

Students are expected to provide feedback on the quality of instruction in this course by completing online evaluations at <https://evaluations.ufl.edu>. Evaluations are typically open during the last two or three weeks of the semester, but students will be given specific times when they are open. Summary results of these assessments are available to students at

<https://evaluations.ufl.edu/results/>.

SUPPORT SERVICES

Accommodations for Students with Disabilities

If you require classroom accommodation because of a disability, you must register with the Dean of Students Office <http://www.dso.ufl.edu> within the first week of class. The Dean of Students Office will provide documentation of accommodations to you, which you then give to me as the instructor of the course to receive accommodations. Please make sure you provide this letter to me by the end of the second week of the course. The College is committed to providing reasonable accommodations to assist students in their coursework.

Counseling and Student Health

Students sometimes experience stress from academic expectations and/or personal and interpersonal issues that may interfere with their academic performance. If you find yourself facing issues that have the potential to or are already negatively affecting your coursework, you are encouraged to talk with an instructor and/or seek help through University resources available to you.

- The Counseling and Wellness Center 352-392-1575 offers a variety of support services such as psychological assessment and intervention and assistance for math and test anxiety. Visit their web site for more information: <http://www.counseling.ufl.edu>. On line and in person assistance is available.
- You Matter We Care website: <http://www.umatter.ufl.edu/>. If you are feeling overwhelmed or stressed, you can reach out for help through the You Matter We Care website, which is staffed by Dean of Students and Counseling Center personnel.
- The Student Health Care Center at Shands is a satellite clinic of the main Student Health Care Center located on Fletcher Drive on campus. Student Health at Shands offers a variety of clinical services. The clinic is located on the second floor of the Dental Tower in the Health Science Center. For more information, contact the clinic at 392-0627 or check out the web site at: <https://shcc.ufl.edu/>
- Crisis intervention is always available 24/7 from:
Alachua County Crisis Center
(352) 264-6789
<http://www.alachuacounty.us/DEPTS/CSS/CRISISCENTER/Pages/CrisisCenter.aspx>

Do not wait until you reach a crisis to come in and talk with us. We have helped many students through stressful situations impacting their academic performance. You are not alone so do not be afraid to ask for assistance.
