

**University of Florida**  
**HSA 6126: U.S. Health Insurance System Spring 2013 Syllabus**

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**Class Meetings**

Tuesdays: Periods 5 & 6, 11:45am – 1:40pm, G307

Thursdays: Period 6, 12:50pm – 1:40pm, G307

Various lecture notes, slides, links and related course materials will be available on Sakai

**Introduction**

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.

**General Course Information & UF Policies**

**Course description:** 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 objective:** 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. list and explain the factors influencing the demand for health insurance;
3. identify distinguishing characteristics of suppliers of health insurance;
4. enumerate and evaluate the salient characteristics of a health plan;
5. explain the process by which insurers set premiums;
6. compare various methods by which health plans reimburse providers of health services; and
7. analyze the likely effects of proposed policy changes related to health insurance.

**Targeted competencies associated with this course:** In addition to the general course objectives, five specific MHA competencies are associated with this course including being able to

1. continually scan and interpret key trends and activities in the health care environment;
2. apply principles and methods of health policy analysis and development to key national, state, and local health issues;
3. understand, monitor, and comply with laws and regulations that protect health practitioners, organizations, and the

- public;
4. apply general and health economics concepts and show demonstrated competence with analyses of pricing, service demand, and risk; and
  5. apply basic financial management and accounting principles in a health care context.

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

- Two exams
- Paper and presentation
- Class attendance, preparation, and participation

**Course Material:** There is no formal text book for this course, and none has been ordered through the local bookstores. There are however, several books that may be of value to various students, depending on experience and background in the U.S. health care system. Most are available through Amazon or other internet sources and many used copies exist. It is assumed that all students have completed HSA 6114 (or equivalent) and have achieved a basic understanding of the U.S. health care system. All course information, lecture notes, readings, and other materials are available online through Sakai— <https://lss.at.ufl.edu/>.

**Attendance and Class Policies** 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.

Cell phone use is not permitted in class. Some use of tablets or

laptops may be appropriate, but is generally discouraged.

**Discrimination/Harassment Policy:** The University of Florida prohibits any form of discrimination or sexual harassment among students, faculty, and staff. For further information, refer to the [University of Florida Non-Discrimination/Harassment/Invasion of Privacy Policies](#)

**Americans with Disabilities Act (ADA):** In compliance with the University of Florida policy, I am available to discuss appropriate academic accommodations that you may require as a student with a disability. Requests for academic accommodations need to be made during the first week of the semester (except for unusual circumstances) so arrangements can be made. You must be registered with the [Disabilities Resource Center](#) (DRC) in 0020 Reid Hall for disability verification and determination of reasonable academic accommodations.

**The Counseling & Wellness Center:** The mission of the University of Florida's Counseling Center is to "facilitate the total development of students by reducing psychological problems and distress and by enhancing mental health, well-being, quality of life, and optimal functioning, through the delivery of high quality, culturally sensitive services to UF students and the larger campus community." Professional counselors are available to you for career, academic, and personal counseling as well as crisis intervention. Please visit the [Counseling & Wellness Center](#) at 3190 Radio Rd or contact them directly at 352-392-1575 with any questions.

**Student Rights & Responsibilities:** A comprehensive list of your rights and responsibilities as a member of the UF community is available at <http://www.dso.ufl.edu/studenthandbook/studentrights.php>.

**Academic Integrity:** The very nature of higher education requires

that students adhere to accepted standards of academic integrity.

**The University of Florida Honor Code:** We, the members of the University of Florida community, pledge to hold ourselves and our peers to the highest standards of honesty and integrity.

On all work submitted for credit by students 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."

## Grades

### Summary of Grading Components

Class Grading Components	
<input type="checkbox"/> Class Participation	10%
<input type="checkbox"/> Exam1	25%
<input type="checkbox"/> Exam2	25%
<input type="checkbox"/> Term Paper	20%
<input type="checkbox"/> Term Paper Presentation	20%
<b>Total</b>	<b>100%</b>

## Grading Scale

Letter Grade	Percent
<b>A</b>	93 – 100
<b>A-</b>	90 – 92
<b>B+</b>	87 – 89
<b>B-</b>	80 – 82
<b>B</b>	83 – 86
<b>C+</b>	77 – 79
<b>C</b>	73 – 76
<b>C-</b>	70 – 72
<b>D+</b>	67 – 69
<b>D</b>	63 – 66
<b>D-</b>	60 – 62
<b>E</b>	