HSA7936: Healthcare Costs and Financing
Summer 2021

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COURSE DESCRIPTION

This course provides a conceptual foundation for evaluating, and reviews empirical evidence regarding, healthcare costs and financing. It is designed to enable students to demonstrate in-depth understanding of: 1) health system design, delivery and financing of different types in the U.S. and in other countries; 2) major provider payment methods and how they interact with financing methods to impact cost, access, quality and outcomes; 3) how health system design and organization impacts access and outcomes for poor and underserved populations including the uninsured and ethnic minorities; and 3) managed care (concepts and tools), and integrated delivery systems. It will deal with costs, access, market segmentation, insurance mechanisms, and payer issues, including Medicare, Medicaid, etc. The keywords for this course purpose are: understand, integrate, analyze, and synthesize. Performance is not judged on demonstrating information acquisition, but on what one does with the information to gain the tools to mastery over each topic.

COURSE OBJECTIVES

1. Students will demonstrate understanding of the determinants of health in populations.
2. Students will demonstrate the ability to describe the status of, key issues, and drivers of health status and health spending in the U.S. and globally.
3. Students will describe the patterns of availability and deployment of health-related resources worldwide, and the consequent impact on health system performance.
4. Students will describe the various health care financing mechanisms and impacts on various stakeholders: third party payer systems, global budgeting, fee-for-service, pre-payment models (managed care), and the Medicare and Medicaid programs in the U.S.
5. Students will describe current issues in health service delivery and financing as related to vulnerable populations, such as uninsured populations, poor, and disadvantaged minorities.
6. Students will demonstrate knowledge of the principles and tools of managed care.
7. Students will review current empirical evidence regarding the effects of costs and financing on healthcare utilization and health outcomes.
8. Students will analyze a current health policy issue related to costs and financing.

REQUIRED MATERIALS

NO TEXTBOOK required. Set of required readings

MEETINGS

May 13 – August 5, Thursdays 11:00 a.m. – 12:30 p.m. (No meetings on June 24th & August 5th)
Zoom Meeting (Online)
COURSE REQUIREMENTS

1. Conceptual Framework and Narrative Submissions. Work individually to prepare a conceptual framework and supporting narrative from the required readings for each week. In most cases, at least one key article is noted below per set of required readings to guide the conceptual framework for the week. This will provide the context for our weekly discussion of current empirical work.

Conceptual framework and narrative specifications and other comments:
- Submit your conceptual framework and supporting narrative to the instructor by email each week (Wednesdays by 6 pm). For each meeting day, except for the Medicare/Medicaid class day, the following describes the conceptual framework and narrative submissions. (No framework is due on the Medicare/Medicaid meeting day).
  - How to develop a conceptual framework? For each class, you will identify among the readings, a key or review paper(s) representing major issues on the topic. (I have identified such papers if such are available among the readings for the day, and ordered them to appear first in your set for each day. For some topics, there may be no paper to provide you starter material. In such case you will develop your framework based on the introductory sections, findings and discussion sections of research papers). You will use the major issues or factors to develop a conceptual framework that represents the core issues with the causal/mediating variables impacting the core issues/phenomena/players within the topic. A conceptual framework is a mental map of the territory (topic). It captures the key elements, identifies what are the causal and effect variables, the relationships and direction of relationships, in the topic.
  - Additionally, you will prepare a brief (<500 words), integrative paper, to capture the essence of the issues related to the topic. You will submit a detailed written narrative on the topic, identifying whatever support OR refutation of your conceptual framework you found from the readings for the day, with citation. Your paper is a vehicle to present a coherent written review of the essence of the issues on the topic. Use the paper to describe your framework systematically, and cite the paper sources as you go along (pretty much like “Conceptual Framework” section in peer-review articles). Your description should describe the relationships between your text boxes in your conceptual framework, at least the major breakout concepts and cause-and-effect concepts. You can add additional analytical comments, but do not make the paper a serial brief summary of each reading. It should be integrative and analytical. There should be cross referencing across papers. Every paper should be discussed for its main points or support/contradiction to other articles.
- We will spend the first 15 minutes or so of each meeting to discuss your conceptual framework. You will lead a discussion with the instructor on the topic to include: 1) What are the key phenomena/issues/causal and effect constructs in this topic? 2) Present your model/conceptual framework to represent the phenomena/relationships/players/factors that emerge from the various readings under the topic. (Feel free to go to other journal articles through Pubmed/Google Scholar search if you need clarifications.) Describe your model to the instructor and peers.

2. Discussion of Current Empirical Work. Each student will describe and critique a current article related to the topic for that week. The article must have been published since 2015 in a peer-reviewed journal, and it must include a data analysis (i.e., review or commentary papers are not acceptable). Students must receive instructor approval of the article selected (email to instructor by 6 PM on Fridays). See the following links to peer-reviewed research published by researchers at RAND as a good place to start (or you can search on your own as well):
  - Health Care Financing: http://www.rand.org/topics/health-care-financing.html?content-type=research
  - Health Insurance: http://www.rand.org/topics/health-insurance.html?content-type=research
• Health Care Costs: http://www.rand.org/topics/measuring-health-care-costs.html?content-type=research
• Health Care Payment Approaches: http://www.rand.org/topics/health-care-payment-approaches.html
• Bundled Payment for Health Services: http://www.rand.org/topics/bundled-payment-for-health-services.html
• Fee-for-Service for Health Care: http://www.rand.org/topics/fee-for-service-for-health-care.html
• Health Care Accountable Care Organizations: http://www.rand.org/topics/health-care-accountable-care-organizations.html
• Health Care Pay for Performance: http://www.rand.org/topics/health-care-pay-for-performance.html
• Managed Health Care: http://www.rand.org/topics/managed-health-care.html
• Value-Based Purchasing in Health Care: http://www.rand.org/topics/value-based-purchasing-in-health-care.html

Article discussion specifications and other comments:
• Your discussion must include a critical evaluation of the article. Use the following guide to outline your discussion:
  1) Background;
  2) Study objectives and hypotheses;
  3) Data and statistical methods;
  4) Results;
  5) Critical assessment:
     What are the strengths of the paper?
     What are its weaknesses?
     How could the study be improved?
  6) Policy implications;
  7) Future research (Discussion of future research that could be supported by these findings.);
  8) Conclusions.

• Each student will organize an informal discussion of 1 article per week (e.g., PowerPoint Presentation with 3-8 slides for meeting day). After receiving instructor approval of your article, share a PDF copy of your article with your fellow student (please copy the instructor in email). You will include the slides for your article discussion as a subsection for the “Conceptual Framework Submissions” submitted by email (so you can submit together with or separately in PPT, Word document, or PDF). The content for article discussions should also comprise at least 15 minutes per student.

3. Article Critique Paper. Each student will critically review an article that explores the effects of corporate and/or government healthcare financing policies on groups such as patients, businesses, hospitals, and physician-providers. The article must have been published in 2019 - 2021 (published in 2021 is recommended for the subsequent assignment, Letter to the Editor submission) in a peer-reviewed journal, and it must include a data analysis (i.e., review or commentary papers are not acceptable). Students must receive instructor approval of the article selected (see due date below).

Paper specifications and other comments:
• The review should be a critical evaluation of the article. Use the following guide to outline your critique:
  1) Background;
  2) Study objectives and hypotheses;
  3) Data and statistical methods;
  4) Results;
  5) Critical assessment:
     What are the strengths of the paper?
     What are its weaknesses?
     How could the study be improved?
6) Policy implications;
7) Future research (Discussion of future research that could be supported by these findings);
8) Conclusions.

- Paper specifications: 5-10 pages, double spaced, 1 inch margins, 12 point font.

4. Letter to Editor Submission. Based on your article discussions (i.e., informal in-class) or critique paper, you will prepare and submit a Letter to Editor to the journal where the article was published. A letter to Editor is a means of communication between the author of an article (usually having a significant impact) and readers of the journal. It is a time to check and see how your critique is received and how the actual authors respond to it. You can pick one of your best critiques submitted before, or you may write up a new one for this assignment. The objective of this assignment is actual submission to the journal (via manuscript submission system) intending to improve skills in critical analysis and scientific writing. You will need to submit a copy of the submitted version of the letter (you can download it after submission) for full credit.

- Tips on Writing a Letter to the Editor
  - Pick a Recent Article: If possible, it is best to target a recent article that was published (ideally within 6 months) in the journals you've selected and then write your letter as a response, building on what was reported and pointing out the article's primary strengths and weaknesses. It is important to note that this is not only identifying criticisms but suggesting constructive approaches to address concerns raised. This greatly increases the likelihood that your letter will be published (or online-only).
  - Be Clear and Concise: A letter must have a purpose, and it should convey its message in a short and definitive fashion. Keep your letters brief and to the point (usually 1 or 2 points). Editors often edit for length, so try to keep your letter to less than 400 words. For example, for Medical Care, it must not exceed 300 words, and references are limited to 10 citations. For JAMA, it limits to less than 400 words of text and 5 references, 1 of which should be to the recent article published within the past 4 weeks.
  - You’re Professional: Don’t forget that published letters to the Editor are scientific articles (indexed in MEDLINE/PubMed), thus professional quality in writing is essential! Being respectful and expressing gratitude for the authors’ effort should come first.

5. Financing Policy Analysis and Paper. You will identify a research question relating to the effects of corporate and/or government healthcare financing policies on groups such as patients, businesses, hospitals, and physician-providers. The research question must be analyzed using publically available data. You must receive instructor approval of the project topic (see due date below). Please note, the objective is to submit this work for peer-reviewed publication. It is also your responsibility to identity potential contributors and mentors on this project after you completed the final draft (not during the semester).

Paper specifications and other comments:
- Identify a target journal for our submission. The journal’s guidelines for authors will direct the content required for the paper. In general, the paper should include the following:
  1) Introduction (Discuss previous research. Describe the research question and explain why it is important. Clearly identify the research objectives.);
  2) Conceptual framework and hypotheses;
  3) Data and statistical methods;
  4) Results;
  5) Discussion (Include a discussion of policy implications);
  6) Conclusions.
- Paper specifications: Follow carefully the journal’s “Guidelines for Authors” for formatting and word count limitations. Aim for 20 pages, double spaced, 1-inch margins, 12 point font.
Project Timeline:

- **Phase 1:** Provide one-page description of your topic choice and rationale. Potential journal outlets (3-5 journals) for the final product should also be identified and listed (including impact factor, journal scope).

- **Phase 2:** Develop an outline of the entire article using bullet points, subheadings, and short descriptions. You will also need to provide a comprehensive reference list sufficient to cover the points of the topic and scope (mainly for Introduction section).

- **Phase 3:** First draft of financing policy analysis paper. This draft will be submitted to the instructor for feedback and discussed during one-on-one meetings (TBD).

- **Phase 4:** Final draft of financing policy analysis paper. Your final draft should be “ready-to-submit” version, including a complete proofreading. Citation and paper formatting should also correspond with the selected target journal (pick your first target). You may include names of potential collaborators on the final submission; but remember, you are not allowed to contact or seek their help/advice. Feel free to reach out to them after the end of the semester.

**COURSE GRADE**

<table>
<thead>
<tr>
<th>Component</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Weekly Discussions (Conceptual Frameworks and Weekly Article Critiques)</td>
<td>20%</td>
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<tr>
<td>Article Critique Paper</td>
<td>20%</td>
</tr>
<tr>
<td>Letter to the Editor</td>
<td>10%</td>
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<tr>
<td>Financing Policy Analysis &amp; Paper</td>
<td>50%</td>
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**DUE DATES**

- Fridays (starting on May 14th) by 6 PM: Article selection for weekly discussion due
- Wednesdays (starting on May 19th) by 6 PM: Framework, narrative, article discussion due
- Friday, June 4th by 6PM: Final project phase 1: topic selection due
- Wednesday, June 9th by 6 PM: Article selection for critique paper due
- Friday, June 25th by 6PM: Final project phase 2: outline & reference due
- Friday, June 25th by 6PM: Critique paper due
- Friday, July 9th by 6PM: Draft to Letter to Editor due
- Friday, July 16th by 6PM: Letter to Editor submission due
- Friday, July 23rd by 6PM: Final project phase 3: first full draft due
- Wednesday, August 4th by 6PM: Final project phase 4: final draft due

All assignments should be submitted by email to the instructor.

**COURSE OUTLINE & REQUIRED READINGS: Summer 2021**

<table>
<thead>
<tr>
<th>Date</th>
<th>Topic</th>
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<tbody>
<tr>
<td>May 13</td>
<td>Class Begins – Welcome and Introduction to the Course</td>
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NOTE: Hints for conceptual framework this week – Use the first article to map out the key drivers of growth in healthcare spending. The early pages give you the big picture elements to start your base framework. Then two of your big picture drivers are studied in
depth – the legal system and the role of healthcare rationing, being achieved through waiting lists). Flesh out those on a separate sheet and then slide them into the big picture framework. Then the next articles help you flesh out other feeder concepts, and so on.

If you find a paper that does not fit into the big picture conceptual framework, do not force it in somehow. Prepare a separate little framework to map out what it addresses. Once you map it, you may have an insight that it actually fits or does not fit into the main map. Your map of the health spending territory should be information-rich, not a collection of a few captions. Also, distill down to the concept. Do not list questions or long phrases in each text box. What is the underlying concept? That is what you have to map.

**Reading List**

   *(Key article to start your framework)*


   *(Also key for some elements of your framework.)*

   *(Also key for some elements of your framework.)*


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**May 27**

**Employer-Based Health Insurance in the U.S.: Impacts & Problems**

NOTE: You will need to develop 2 conceptual frameworks.  
1. focus on employer-based health insurance system vs. health insurance access and coverage of the population (include in your framework other secondary factors that may affect access and coverage).  
2. focus on employer-based health insurance system vs. health care spending (include in your framework other secondary factors that may affect access and coverage).

**Reading List**

   *(Key article to start your framework)*
   (Also key for some elements of your framework.)


June 3

The Uninsured

NOTE: For this week, you will need to develop 2 conceptual frameworks, 1st using #1-6, 2nd using #7

Reading List


### June 10

**Health care Reform: Impacts and expected trends in health care services financing and delivery.**

NOTE: You will produce 3 frameworks. **[1st]** Health reform vs. health insurance coverage changes—refer to your frameworks on uninsured and small business health insurance, to draw in those determinants and how reform addresses or not those determinants. **[2nd]** Health reform vs. cost control—refer to frameworks that looked at healthcare spending and cost drivers and how those are addressed or not by reform in preparing your framework. **[3rd]** Health reform vs. care appropriateness and quality—refer to frameworks that looked directly and indirectly at care content, e.g., healthcare spending and cost drivers and how the reforms address the quality issues raised in those frameworks.

**Reading List**


### June 17

**Impacts of Managed Care and Prospects, New payment methods**

NOTE: You will develop 3 frameworks. **[1st]** Capture managed care types and key elements/features of each. **[2nd]** Impacts of managed care on costs, quality of care, access, overall health status, fairness of financing, and responsiveness. **[3rd]** Map the key features and elements of ACOs and show on what features/elements ACOs are better than HMOs and on what features ACO can be potentially worse for cost, quality, good health status achievement, and care access.
## Reading List


### June 24

**Summer Break!**

### July 1

**Health System Performance**

*NOTE: ONE framework for this week. Your conceptual framework should comprise the components of health system objectives, and determinants of performance on those components.*

## Reading List


   ["Focus on the first three parts: 1) Overview, 2) Chapter 1 (focus on pp. 1-11) and 3) Chapter 2."]

### July 8

**Comparative Health Systems: Health Risk Pooling and Financing – Canada & the U.K**

NOTE: You will develop a framework of tax-funded health systems with *exclusively* publicly owned healthcare delivery organizations, and how this impacts health system performance components. Use elements identified from the readings below and feel free to add more from your own literature search.

**Reading List**

   [https://www.commonwealthfund.org/international-health-policy-center/countries/canada](https://www.commonwealthfund.org/international-health-policy-center/countries/canada)


   [https://www.commonwealthfund.org/international-health-policy-center/countries/england](https://www.commonwealthfund.org/international-health-policy-center/countries/england)


### July 15

**Comparative Health Systems: Health Risk Pooling and Financing – France & Germany**

NOTE: You will develop a framework of health care systems with *mixed* public-private ownership of healthcare delivery organizations, and how this impacts health system performance components. Use elements identified from the readings below and feel free to add more from your own literature search.

**Reading List**

   [https://www.commonwealthfund.org/international-health-policy-center/countries/france](https://www.commonwealthfund.org/international-health-policy-center/countries/france)


July 22

**Comparative Health Systems : Health Risk Pooling and Financing – S. Korea, Japan, & Taiwan**

NOTE: You will develop a framework of health care systems with social and universal insurance approach, and how this impacts health system performance components. Use elements identified from the readings below and feel free to add more from your own literature search.

**Reading List**


<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
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<tbody>
<tr>
<td>July 29</td>
<td>Paying for Health Care: How it impacts providers, patients, and cost</td>
</tr>
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</table>


**Reading List**

   *(Key article to start your framework)*

2. Wagner ER, Kongstvedt PR. Types of Managed Care Organizations and Integrated Health Care Delivery Systems.  
   Published 2007.  
   *(This item helps you think through the incentives, it is repeated under Managed care later)*


| Aug 4     | Final Paper Due |
SUPPORT SERVICES

Accommodations for Students with Disabilities
If you require classroom accommodation because of a disability, it is strongly recommended you register with the Dean of Students Office http://www.dso.ufl.edu within the first week of class or as soon as you believe you might be eligible for accommodations. The Dean of Students Office will provide documentation of accommodations to you, which you must then give to me as the instructor of the course to receive accommodations. Please do this as soon as possible after you receive the letter. Students with disabilities should follow this procedure as early as possible in the semester. 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 website 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.

Inclusive Learning Environment
Public health and health professions are based on the belief in human dignity and on respect for the individual. As we share our personal beliefs inside or outside of the classroom, it is always with the understanding that we value and respect diversity of background, experience, and opinion, where every individual feels valued. We believe in, and promote, openness and tolerance of differences in ethnicity and culture, and we respect differing personal, spiritual, religious and political values. We further believe that celebrating such diversity enriches the quality of the educational experiences we provide our students and enhances our own personal and professional relationships. We embrace The University of Florida’s Non-Discrimination Policy, which reads, “The University shall actively promote equal opportunity policies and practices conforming to laws against discrimination. The University is committed to non-discrimination with respect to race, creed, color, religion, age, disability, sex, sexual orientation, gender identity and expression, marital status, national origin, political opinions or affiliations, genetic information and veteran status as protected under the Vietnam Era Veterans’ Readjustment Assistance Act.” If you have questions or concerns about your rights and responsibilities for inclusive learning environment, please see your instructor or refer to the Office of Multicultural & Diversity Affairs website: www.multicultural.ufl.edu