University of Florida
College of Public Health & Health Professions Syllabus
HSA6126 US Health Insurance System (3 credits)
Semester: 2024 SPRING
Delivery Format: On-Campus

Instructor Name: Ara Jo, PhD
Room Number: HPNP 3116
Phone Number: 352-273-6539
Email Address: ara13j@phhp.ufl.edu
Office Hours: By appointment

Course schedule: Tuesday 1:55-4:55
Classroom: HPNP G201

Teaching Assistant: Pooja Sharma
Room Number: HPNP 3189
Email Address: sharma.pooja@phhp.ufl.edu
Office Hours: By Appointment

Preferred Course Communications: <mark>Direct UFL email</mark>.
Email Policy: Response within 24 hours to emails received on weekdays (M-F) and 48 hours to emails received over the weekend.

Prerequisites
None

Course Overview
This course is designated to understand the US health insurance system. 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.

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.

Competencies

#	Course Objectives		Competencies	Assessment
1	Describe the extent and nature of health insurance coverage in the United States	HEC-0	*Analyze, synthesize and act* on key trends, activities, and government policies in the health care environment	Midterm and final exams
		HEC-2	*Interpret*, monitor, and comply with laws and regulations that protect health practitioners, organizations and the public	Midterm and final exams/ 3-minute presentation
2	Identify distinguishing characteristics of suppliers of health insurance	HOP-2	*Incorporate evidenced-based approaches and external assessments* in the design and implementation of programs that improve community health, *and organizational, financial and clinical performance*	Midterm and final exams
		HEC-0	*Analyze, synthesize and act* on key trends, activities, and *government policies* in the health care environment	Build own insurance plan project/ 3-minute presentation
3	Enumerate and evaluate the salient characteristics of a health plan	HOP-2	*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*	Build own insurance plan project
4	Explain the process by which insurers set premiums	BAT-2	*Assess multiple dimensions of financial performance to measure and improve the financial viability of provider organizations*	Midterm and final exams
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 and final exams/Build own insurance plan project
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	Build own insurance plan project/ 3-minute presentation

DESCRIPTION OF COURSE CONTENT
Topical Outline/Course Schedule

Week	Date(s)	Topic(s)	Readings
1	Jan 9	**Overview of the course**	-
2	Jan 16	**The Basics of Health Insurance** DUE: Dictionary Project: Jan. 15 (Mon), 11:59pm	Morrisey Ch. 2, 4
3	Jan 23	**Health Insurance History**	Kongstvedt Ch. 1 Morrisey Ch. 1
4	Jan 30	**Selection Bias, Adverse Selection and High Risk Pools**	Morrisey Ch. 5, 21
5	Feb 6	**Types of Health Insurance** DUE: Get Coverage Project Scenario: Feb 9 (Fri), 11:59pm	Kongstvedt Ch. 2 Morrisey Ch. 17
6	Feb 13	<mark>**Mid-term exam**</mark>	
7	Feb 20	**Mock Negotiation (Classroom: CG-67)**	-
8	Feb 27	**Medicare and Medicaid**	Morrisey Ch. 14, 15, 16
9	Mar 5	**Employer-sponsored health insurance** DUE: Get Coverage Project Insurance Options and Trade-off Analysis: Mar 8 (Fri), 11:59pm	Morrisey Ch. 10, 11, 12 Kongstvedt Ch. 3
10	Mar 12	**NO CLASS (Spring Break)**	-
11	Mar 19	**Guest Speaker: TBD**	-
12	Mar 26	**Health Insurance Policy and Regulations**	Kongstvedt Ch. 8 Morrisey Ch. 20
13	Apr 2	**Guest Speaker: TBD** DUE: Get Coverage Project White Paper: Apr 5 (Fri), 11:59pm	-
14	Apr 9	**Get Coverage Project Presentation**	-
15	Apr 16	**Get Coverage Project Presentation**	-
16	Apr 23	<mark>**Final Exam**</mark>	-

Course Materials
- [Recommended] Peter R. Kongstvedt. (2016) Health Insurance and Managed Care. *What they are and how they work*. 4th Edition. Jones & Bartlett Learning.
- [Recommended] Michael A. Morrisey. (2014) Health Insurance. 2nd Edition. AUPHA.
- Additional readings used for lectures will be posting on Canvas
- Lecture Slides used for lectures will be posting on Canvas before the class.

Announcements: Class announcements will be sent via the announcements tool in eLearning. Depending on your CANVAS notification settings, you may or may not be notified via email; you are responsible for all information in these announcements whether or not you see them in your email.

Technical Requirements: Browser requirements may change; please consult https://kb.helpdesk.ufl.edu/FAQs/SupportedBrowsersForUFWebsites to see a list of supported browsers and recommendations for browser configuration.

For **technical support for the course eLearning site, activities, and assessments**, please contact the UF Help Desk at:
- Learning-support@ufl.edu
- (352) 392-HELP - select option 2
- https://elearning.ufl.edu/help.shtml

ACADEMIC REQUIREMENTS AND GRADING

General Rules

- Late submission: 1 point penalty per every 24 hours
- Extra page: 1 point penalty
- Plagiarism: zero point
- A title page is NOT required.
- Wrong formatting: 1 point deduction

Assignments

1. **Dictionary Project (10 points)**

It allows students to understand insurance terms. Each Student will be assigned to three terms and explain them. All entries should be completed by <mark>Monday, January 15 (Mon) 11:59pm</mark>. Late submission will be penalized with 1 point deduction. Terms and definitions will be used in the mid-term and final exams.

a. Google sheet (5 points): The URL link is posting on Announcement tab on Canvas. Insert definition on google sheet by January 15 (Mon) 11:59pm. Explanations should be maximum 50 words and identify references to the next column (no wikipedia, no personal blog). Warning: plagiarism. "MUST write an explanation in your own words".

b. Participants (5 points): Students should be prepared to explain the term during the class when the assigned term is asked. Absence or no response will be penalized of 0.5 point.

2. **3-minute Brief (10 points)**

It is designated to understand the most recent health insurance policies and changes and think the impact of these changes on the current US health care system. Through this activity, students will assess and synthesize key trends of the US health insurance and health care system with critical thinking. In addition, this activity will train students to present brief updates to senior managers in the future.

The topic should be relevant to the health insurance policies and plans. First session should summarize and highlight what is the current situation and what are changes in health insurance field. Too much detailed or unnecessary information is to be avoided. The next session should address the implication of the current health insurance policies and changes in the US health care system. Specifically, critical thinking is required to respond the following questions: 1) How can the situation be interpreted? and 2) what is the impact of the selected news on the future healthcare system and leaders?.

a. Brief writing (5 points): <mark>Due date is Sunday 5pm before the assigned presentation date</mark>.
A brief report should be submitted on Canvas Assignment tab. Should be maximum 1-page length excluding tables, figures and references. The AMA style format should be used. Extra page and late submission will be penalized.

b. 3-minute brief (5 points): <mark>In class</mark>.
Suppose that you are invited to the board meeting with senior managers in order to report the most recent updates of the health insurance. Students will convey the summary and implications within 3 minutes in a professional way. Visual supplements are not required.

3. **Get Coverage Project (35 points)**

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 mechanism to select actual insurance options in real world.

a. *Create brief scenario (5 points):* <mark>Due by Feb 9 (Friday, 11:59pm)</mark>-Discussion board

Each student should submit a brief (100 or so word) case idea on the discussion board. Each idea should be unique. <u>If substantially duplicated ideas are submitted, the first received will be accepted.</u> Submissions will be evaluated for their uniqueness, complexity and contribution to the education of the class.

b. *Create short lists of feasible insurance options and trade off analysis (10 points):* **Due by March 8 (Friday 11:59pm)**-Assignment tab
- Page limit: Max 2 pages for trade off analysis.
- Conduct trade off analysis in order to determine final insurance option with feasible insurance options. Elaborate the dynamic process (or processes) at play and specifying options (at least two plans required) and special considerations such as enrollment status, co-pays, deductibles, sliding scales, needs eligibility and so on. <u>Alternatives should be evaluated.</u> A document that <u>takes the point of view of the insurer, the employer</u> **or** <u>the individual and any intermediaries (such as an employer or union).</u>
- Updated scenario that reflects feedback in the first submission should be included in a separate page. Page limit is max 1 page for the updated scenario.

c. *White Paper (15 points):* **Due by April 5 (Fri, 11:59pm)**-Assignment tab
A 3-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.
Rubric
<u>Scenario (2 points)</u>: Scenario is developed and clearly describes the characteristics, needs and circumstance.
<u>Decision making (10 points)</u>: Describe the process of decision making based upon rigorous analysis and comparisons among options. Justify the final decision making clearly and precisely.
<u>Implication (3 points)</u>: Discuss how systems improvement can be made to better facilitate the case and barriers clearly.

d. *Presentation (5 points):* **In-class on Apr 9 and 16**
Students will introduce their insurance plan for their own artificial client. Presentation should be delivered in maximum 7 minutes and 3 minutes for Q&A from peers and the instructor. Presentation contains four sections, 1) introduce 2-3 health insurance options, 2) compare advantages and disadvantages of each plan, 3) justify your final choice, and 4) discuss what and how to improve to better facilitate the case and the barriers. Powerpoint is required.

Extra Credits

In class: The class has multiple opportunities to earn an extra credit. Details of an opportunity will be announced in class and posted on Canvas.

Mock Negotiation: Managed care teams and the instructor will select for the best four negotiators and the best negotiation team via observations during the mock negotiation. The best team and the negotiators will earn 3 extra points.

Grading

Requirements		Points of final grade
Exam	Mid-term	20
	Final	20
Dictionary		10
3-minute Brief		10
Get Coverage Project		35
Attendance		5
Total		100

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

Percentage Earned	Letter Grade
93-100	A
90-92	A-
87-89	B+
83-86	B
80-82	B-
77-79	C+
73-76	C
70-72	C-
67-69	D+
63-66	D
60-62	D-
Below 60	E

- There will be no rounding up for grade increments, for example a 92.99 is an A-. Please be aware that a C- is not an acceptable grade for graduate students. The GPA for graduate students must be 3.0. in all 5000 level courses and above to graduate. A grade of C counts toward a graduate degree only if a sufficient number of credits in courses numbered 5000 or higher have been earned with a B+ or higher.

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

More information on UF grading policy may be found at:
http://gradcatalog.ufl.edu/content.php?catoid=10&navoid=2020#grades

Exam Policy
Policy Related to Make up Exams or Other Work
Any requests for make-ups due to any issues, you MUST e-mail me within 24 hours of the technical difficulty if you wish to request a make-up.

Late Submissions

Late assignments: Assignments turned in up to 24 hours late will be deducted 1 point of the grade they would otherwise receive. Assignments turned in more than 24 hours late will be discounted at an additional 1 point per day, unless arrangements have been made in advance with the instructor. Please note: assignments turned in at 11:59:01PM are LATE, the computer counts on-time submission up to 11:59:00PM, so do not wait until 11:54 or later to submit an assignment unless you understand that your assignment may be marked late. It is the responsibility of students to open your submission and verify not only that an assignment was submitted, but that an attachment was made and was the correct attachment.

Missed Assignments: Missed assignments and discussion posts will contribute zero points toward your final grade.

Special Circumstances: In the event of exceptional situations that may interfere with your ability to perform an assignment or meet a deadline, contact the instructor as soon in advance of the deadline as possible. Such special cases will be dealt on an individual basis, provided you have sufficient documentation.
It may be possible to avoid a late penalty if you contact the instructor at least 24 hours in advance. You should email both the instructor and the TA, and explain what issue (e.g., bereavement, illness) necessitates lateness. In some cases, documentation may be requested. If a lateness allowance is agreed to, this applies to a single assignment only. It does not allow you to delay future assignments.

Policy Related to Required Class Attendance

Attendance is required. Students must notify the instructor via email about upcoming absences, late arrival or early leave as soon as they become aware of potential conflicts prior to the class. If you miss the class without notification or you provide unacceptable excuse, your attendance cannot be marked. Unexcused absences without notification will be penalized. Late arrival or
early leave will be marked "Late attendance". Staying for less than 30 minutes in the class without notification will be marked as "Absence". The following are not acceptable excuses for missing class: **WORK, VOLUNTEER POSITION, PERSONAL TRAVLE/VACATION.** Job interviews are acceptable if approved by the instructor prior to the class. Multiple absences may result in a reduction of a student's attendance grade.

Please note all faculty are bound by the UF policy for excused absences.

Excused absences must be consistent with university policies in the Graduate Catalog (http://gradcatalog.ufl.edu/content.php?catoid=10&navoid=2020#attendance) and require appropriate documentation. Additional information can be found here:
https://catalog.ufl.edu/ugrad/current/regulations/info/attendance.aspx

Policy Related to Guests Attending Class:
Only registered students are permitted to attend class. However, we recognize that students who are caretakers may face occasional unexpected challenges creating attendance barriers. Therefore, by exception, a department chair or his or her designee (e.g., instructors) may grant a student permission to bring a guest(s) for a total of two class sessions per semester. This is two sessions total across all courses. No further extensions will be granted. Please note that guests are not permitted to attend either cadaver or wet labs. Students are responsible for course material regardless of attendance. For additional information, please review the Classroom Guests of Students policy in its entirety. Link to full policy:
http://facstaff.phhp.ufl.edu/services/resourceguide/getstarted.htm

Professionalism Course Requirement language

Since "Professionalism" is a hallmark of patient and population care, and central to the mission of the College of Public Health and Health Professions, it will be assessed in this course. Student demeanor and observable behavior are central components to assessing one's professionalism and will therefore need to be observed and occasionally recorded within this class. To facilitate a proper evaluation of professionalism in online sessions, Zoom synchronous sessions may be audio-visually recorded and students will be asked to keep their cameras on during class. Failure to turn on the camera could result in the student not receiving a professionalism score.

STUDENT EXPECTATIONS, ROLES, AND OPPORTUNITIES FOR INPUT
Expectations Regarding Course Behavior
Students are expected to arrive for class on time, and be prepared and ready to participate in class discussions. Students are required to silence all cell phones and close all laptop computers during class unless they are to be used to support directed class activities.

Communication Guideline
Preferred communication is via direct UFL email. Response within 24 hours to emails received on weekdays (M-F) and 48 hours to emails received over the weekend. Response via Canvas Message may be delayed.

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 professional and respectful feedback on the quality of instruction in this course by completing course evaluations online via GatorEvals. Guidance on how to give feedback in a professional and respectful manner is available at https://gatorevals.aa.ufl.edu/students/. Students will be notified when the evaluation period opens and can complete evaluations through the email they receive from GatorEvals, in their Canvas course menu under GatorEvals, or via https://ufl.bluera.com/ufl/. Summaries of course evaluation results are available to students at https://gatorevals.aa.ufl.edu/public-results/.

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 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.

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