

Course Outline

Introduction to Group Health Plans

Four-Credit Course

Health Care History and Strategy

- I. Health Care in the United States
- II. Types of Health Coverage in the United States
- III. Origination of Group Health Plans in the United States
- IV. Group Health Plans and Unions
- V. Group Health Plans and Nonunion Employers
- VI. Recruitment, Retention and Productivity of Employees
- VII. Prepaid Full-Service Plans vs. Indemnity Plans
- VIII. Tax Advantages for Employers
- IX. Tax Advantages for Employees
- X. Retiree Group Health Plans
- XI. Medicare
- XII. Eligibility for Medicare
- XIII. Coordinating Retiree Health Benefits with Medicare

Estimated Time to Complete: 30 minutes

Group Health Plan Sponsors

- I. Single Employer Plan
- II. Multiemployer Plan
- III. Multiple Employer Welfare Arrangement
- IV. Governmental Plan

Estimated Time to Complete: 15 minutes

Group Health Plan Funding

- I. Introduction to Plan Funding
- II. Fully Insured Group Health Plans
- III. Underwriting Rules for Group Insurance Plans
- IV. Plan Ratings
- V. Plan Professionals
- VI. Advantages and Disadvantages of Fully Insuring a Group Health Plan
- VII. Self-Funded Plans
- VIII. Stop-Loss Insurance
- IX. Self-Funding Techniques
- X. Administration of Self-Funded Plans
- XI. Advantages and Disadvantages of Self-Funding

Estimated Time to Complete: 30 minutes

Group Health Plan Design and Provider Networks

- I. Core Plan Design Features
- II. Evolution of Managed Care
- III. Accessing Care Through a Health Plan
- IV. Health Maintenance Organizations (HMOs)
- V. Types of HMOs
- VI. Preferred Provider Organizations (PPOs)

- VII. Types of PPOs
- VIII. Point-of-Service (POS) Plans
- IX. Plan Comparison
- X. Evaluating the Quality of a Managed Care Network
- XI. Other Provisions of Managed Care Plans
- XII. Telemedicine

Estimated Time to Complete: 30 minutes

Containing Group Health Plan Costs

- I. Cost Containment Strategies
- II. Defined Contribution Plans
- III. Consumer-Driven Health Plans (CDHPs)
- IV. High-Deductible Health Plans (HDHPs)
- V. Individually Controlled Health Accounts
- VI. Participant Information and Support
- VII. Participant Issues with CDHPs
- VIII. Plan Sponsor Issues with CDHPs
- IX. Health Reimbursement Arrangements (HRAs)
- X. Health Savings Accounts (HSAs)
- XI. HSA Contributions
- XII. HSA Distributions
- XIII. Using an HSA

Estimated Time to Complete: 30 minutes

Section 125 Plans

- I. Benefits Offered Under Section 125 Plans
- II. Section 125 Qualifications
- III. Why Employers Offer Tax-Advantaged Plans
- IV. Making Section 125 Plan Elections
- V. Nondiscrimination Testing of Section 125 Plans
- VI. Section 125 Plan Communication
- VII. Health Care Flexible Spending Accounts (HCFSAs)
- VIII. HCFSAs Special Rules
- IX. Premium Reimbursement Accounts (PRAs)
- X. Full Flexible Benefit Plan

Estimated Time to Complete: 30 minutes

Prescription Drug Coverage and Other Common Health Benefits

- I. Benefits That May Be Covered Separately From a Group Health Plan
- II. Pharmacy Benefit Managers (PBMs)
- III. Common Elements of Prescription Drug Coverage
- IV. Types of Drugs
- V. Other Common Health Benefits
- VI. Traditional Dental Plans
- VII. Nontraditional Dental Plans
- VIII. Behavioral Health Benefits
- IX. Vision Benefits
- X. Hearing Benefits
- XI. Alternative Health Care

Estimated Time to Complete: 30 minutes

Health Intervention Programs

- I. Participant Health and Plan Cost
- II. Disease Management Programs
- III. Disease Management Cycle
- IV. Workforce Wellness Programs
- V. Employee Assistance Programs (EAPs)

Estimated Time to Complete: 15 minutes

Laws Affecting Group Health Plans

- I. Overview of the Legislative Process
- II. Employee Retirement Income Security Act (ERISA)
- III. ERISA Protections
- IV. ERISA Plan Documents
- V. ERISA Preemptions
- VI. Qualified Medical Child Support Order (QMCSO)
- VII. Consolidated Omnibus Budget Reconciliation Act (COBRA)
- VIII. Health Insurance Portability and Accountability Act (HIPAA)
- IX. HIPAA Security Rule
- X. HIPAA Special Enrollment
- XI. Michelle's Law
- XII. Mental Health Parity and Addiction Equity Act (MHPAEA)
- XIII. Newborns' and Mothers' Health Protection Act (Newborns' Act)
- XIV. Women's Health and Cancer Rights Act (WHCRA)
- XV. Genetic Information Nondiscrimination Act (GINA)
- XVI. Family and Medical Leave Act (FMLA)

Estimated Time to Complete: 30 minutes

The Impact of ACA

- I. Overview of ACA
- II. Universal Benefit Mandates
- III. Summary of Benefits and Coverage (SBC)
- IV. Nongrandfathered Plans
- V. Grandfathered Plans
- VI. Maintaining Grandfathered Plan Status
- VII. Preventing Abuse of Grandfathered Plan Status
- VIII. Other ACA Mandates By Year
- IX. Legal Challenges to ACA

Estimated Time to Complete: 30 minutes

NOTE: The estimated time to complete each lesson is based on word count and assumes uninterrupted consumption of the course. Actual time to complete each lesson can vary widely based on familiarity with the topics and other factors. Time required to complete the course final exam is not counted in these estimates.