

Course Outline

Health Insurance Basics

One-Credit Course

Sources of Health Insurance in the United States

- I. The Need for Health Insurance
- II. Sources of Health Coverage in the United States
- III. Employer-Sponsored Group Health Plans
- IV. Single Employer Plans
- V. Multiemployer Plans
- VI. Governmental plans
- VII. Government-Sponsored Programs
- VIII. When Participants Enroll in Employer-Sponsored Coverage

Estimated Time to Complete: 20 minutes

Costs That Plan Participants May Pay

- I. The Cost of Health Insurance
- II. Premiums
- III. Cost Sharing
- IV. Deductibles
- V. Copays
- VI. Coinsurance
- VII. Out-of-Pocket Maximums
- VIII. High-Deductible Health Plans (HDHPs)

Estimated Time to Complete: 20 minutes

Accounts Used to Pay for Health Care

- I. Individually Controlled Health Accounts
- II. Health Savings Accounts (HSAs)
- III. HSA Contribution Amounts
- IV. Health Care Flexible Spending Accounts (HCFSAs)
- V. HCFSAs Special Rules
- VI. Health Reimbursement Arrangement (HRA)

Estimated Time to Complete: 20 minutes

Where Participants Get Information on Plan Costs

- I. Documents That Inform Participants of General Plan Costs
- II. Summary Plan Description (SPD)
- III. Summary of Material Modifications (SMM)
- IV. Summary of Benefits and Coverage (SBC)
- V. Documents That Inform Participants of Actual Incurred Costs

Estimated Time to Complete: 20 minutes

Laws That Protect Health Plan Participants

- I. Consolidated Omnibus Budget Reconciliation Act (COBRA)
- II. Employee Retirement and Income Security Act (ERISA)
- III. Health Insurance Portability and Accountability Act (HIPAA)
- IV. HIPAA Security
- V. Mental Health Parity and Addiction Equality Act of 2008 (MHPAEA)
- VI. Michelle's Law
- VII. Newborns' and Mothers' Health Protection Act of 1996 (Newborns' Act)
- VIII. Women's Health and Cancer Rights Act of 1998 (WHCRA)
- IX. Genetic Information Nondiscrimination Act (GINA)

Estimated Time to Complete: 30 minutes

Paying for Ancillary Benefits

- I. Benefits That May Be Covered Separately From a Group Health Plan
- II. Prescription Drug Coverage
- III. Traditional Dental Plans
- IV. Behavioral Health Benefits
- V. Vision Benefits
- VI. Hearing Benefits
- VII. Alternative Health Care Coverage

Estimated Time to Complete: 20 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.