Course Outline

Introduction to Group Health Plans
Four-credit course

Lesson One: 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
XIV. Medicare Supplement Insurance

Estimated Time to Complete: 30 minutes

Lesson Two: 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

Lesson Three: 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 Coverage
IX. Self-Funding Techniques
X. Administration of Self-Funded Plans
XI. Advantages and Disadvantages of Self-Funding

Estimated Time to Complete: 30 minutes

Lesson Four: Group Health Plan Design
I. Core Plan Design Features
II. Evolution of Managed Care
III. Health Maintenance Organizations (HMOs)
IV. Types of HMOs
V. Preferred Provider Organizations (PPOs)
VI. Types of PPOs
VII. Point-of-Service (POS) Plans  
VIII. Plan Comparison  
IX. Evaluating the Quality of a Managed Care Network  
X. Evaluating the Cost of Managed Care  

Estimated Time to Complete: 30 minutes  

**Lesson Five:** 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  

**Lesson Six:** Section 125 Plans  
I. Types of Section 125 Plans  
II. Why Employers Offer Tax-Advantaged Plans  
III. Section 125 Qualifications  
IV. Tax Savings for Employees and Employers  
V. Premium-Only Plans (POPs)  
VI. Health Care Flexible Spending Accounts (HCFSA)  
VII. HCFSA Special Rules  
VIII. Full Flexible Benefit Plan  
IX. Section 125 Plan Requirements  
X. Nondiscrimination Testing of Section 125 Plans  
XI. Section 125 Plan Communication  

Estimated Time to Complete: 30 minutes  

**Lesson Seven:** Prescription Drug Coverage and Other Common Health Benefits  
I. Offering Prescription Drug Coverage  
II. Common Elements of Prescription Drug Coverage  
III. Types of Drugs  
IV. Other Common Health Benefits  
V. Traditional Dental Plans  
VI. Nontraditional Dental Plans  
VII. Behavioral Health Benefits  
VIII. Vision Benefits  
IX. Hearing Benefits  
X. Alternative Health Care  

Estimated Time to Complete: 30 minutes
Lesson Eight: 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

Lesson Nine: 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. Consolidated Omnibus Budget Reconciliation Act (COBRA)
   VII. Qualifying for COBRA
   VIII. Health Insurance Portability and Accountability Act (HIPAA)
   IX. HIPAA Security
   X. Michelle’s Law
   XI. Mental Health Parity and Addiction Equity Act (MHPAEA)
   XII. Newborns’ and Mothers’ Health Protection Act (Newborns’ Act)
   XIII. Women’s Health and Cancer Rights Act (WHCRA)
   XIV. Family and Medical Leave Act (FMLA)
   XV. Qualified Medical Child Support Order (QMSCO)

Estimated Time to Complete: 30 minutes

Lesson Ten: The Impact of ACA
   I. Overview of ACA
   II. Benefit Mandates
   III. Summary of Benefits and Coverage (SBC)
   IV. Nongrandfathered Plans
   V. Grandfathered Plans
   VI. Maintaining Grandfathered Plan Status
   VII. Collectively Bargained Grandfathered Plans
   VIII. Preventing Abuse of Grandfathered Plan Status
   IX. Other ACA Mandates By Year
   X. Financial Challenges to ACA
   XI. Social 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.