Course Outline

Health Insurance Basics
One-credit course

Why Is Health Coverage Needed and Who Provides It?
I. The Need for Health Insurance Coverage
II. Impact of Health Care Reform
III. Sources of Health Coverage in the United States
IV. Employer-Sponsored Health Plans
V. Government-Sponsored Programs

Estimated Time to Complete: 25 minutes

Keys to Understanding Health Coverage
I. What Does the Consumer Need to Know?
II. Basic Terms and Concepts Distinguishing Who Is Covered
III. Basic Terms and Concepts Describing What Is Covered
IV. Basic Terms and Concepts Identifying the Plan Costs
V. Communication Tools Designed to Inform Consumers
VI. Summary Plan Description (SPD)
VII. Summary of Material Modifications (SMM)
VIII. Summary of Benefits and Coverage (SBC)

Estimated Time to Complete: 25 minutes

Legal and Legislative Considerations
IX. Consolidated Omnibus Budget Reconciliation Act (COBRA)
X. Length of COBRA Coverage
XI. Employee Retirement and Income Security Act (ERISA)
XII. Health Insurance Portability and Accountability Act (HIPAA)
XIII. HIPAA Security
XIV. Subrogation

Estimated Time to Complete: 25 minutes

Health Coverage Models
I. Evolution of Managed Care
II. Health Maintenance Organization (HMO)
III. Preferred Provider Organization (PPO)
IV. Point-of Service (POS) Plan
V. Plan Comparison
VI. Consumer-Driven Health Plan (CDHP)
VII. High-Deductible Health Plan (HDHP)
VIII. Individually Controlled Health Accounts
IX. Health Reimbursement Arrangement (HRA)
X. Health Savings Account (HSA)
XI. HSA Contribution Amounts
XII. Using an HSA
XIII. Web-Based Tools That Accompany CDHPs
XIV. CDHP Participant Issues
Estimated Time to Complete: 25 minutes

Other Types of Coverage
I. Prescription Drug Coverage
II. Other Common Health Benefits
III. Traditional Dental Plans
IV. Nontraditional Dental Plans
V. Behavioral Health Benefits
VI. Vision Benefits
VII. Hearing Benefits
VIII. Alternative Health Care Coverage

Estimated Time to Complete: 25 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.