

## CHAPTER 11

### ACTIVITY

#### OBJECTIVE

The purpose of this activity is for students to analyze and compare different health insurance plans, and to calculate the amount of out-of-pocket expenses paid on insurance claims given different scenarios.

# Health Plan Overview

#### Teacher Directions

Hand out the student activity sheet and health plan comparison.

Explain the difference between In Network and Out of Network coverage ("In-Network" doctors, hospitals, and medical providers have contracted with the insurance company to provide medical services to members at a certain rate. Members still have coverage at "Out of Network" providers; however, the cost is greater.)

Students will compare the two plans and calculate the out-of-pocket expense (the portion of the medical bill that insurance doesn't cover) for each service.

#### Answers

Health Choice	Super Health
1. \$5 (doctor visit in network)	\$95 (hasn't met deductible yet)
2. \$25 (hospital was in network)	\$115 (after this meets deductible)
3. Prescriptions \$10 (hospital and surgery covered because in network)	Prescription \$5 (hospital and surgery covered)
4. \$10 (co-pay for in network)	You pay \$4.50, insurance pays 90% (deductible met)
5. You pay \$17, insurance pays 80% (out of network, deductible met)	You pay \$8.50, insurance pays 90% (deductible met)
6. \$5 (generic)	\$5 (generic)
7. You pay \$56.25, insurance pays 75% (out of network)	\$5 (brand)
8. Co-pay is \$5	\$9.50 (insurance pays 90%)
9. Co-pay is \$25	Covered
10. \$10 (in network)	You pay \$10.50 (insurance pays 90%)

# Chapter 1health Plan Overview Answers

**Mervat Abdelhak,Sara Grostick,Mary  
Alice Hanken,Ellen Jacobs**

## **Chapter 1health Plan Overview Answers:**

*Understanding Health Insurance* Michelle a Green,Rowell,2003-07 *Understanding Health Insurance A Guide to Professional Billing* 7th edition utilizes a step by step approach to provide instruction about the completion of health insurance claims The objectives of this edition are to 1 introduce information about major third party payers 2 provide up to date information about federal health care regulations 3 clarify coding guidelines and provide application exercises for each coding system 4 introduce reimbursement issues 5 emphasize the importance of coding for medical necessity and 6 help users develop the skill to complete claims accurately Case studies and review exercises provide users with numerous opportunities to apply knowledge and develop skills in completing CMS 1500 claims accurately The textbook CD ROM and accompanying workbook provide additional exercises and practice in completing CMS 1500 claims electronically Current information is provided on CPT 5 and ICD 10 CM coding systems The appendices include information about processing the UB 92 CMS 1450 and dental claims

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**Health and PE** Fay Courtney, David Thomas, 2005      **Iml und Hlth Insurance** Rowell, 2001-10      **Beyond One Health** John A. Herrmann, Yvette J. Johnson-Walker, 2018-03-07 Tackling One Health from a multi disciplinary perspective this book offers in depth insight into how our health and the health of every living creature and our ecosystem are all inextricably connected Presents critical population health topics written by an international group of experts Addresses the technical aspects of the subject Offers potential policy solutions to help mitigate current threats and prevent additional threats from occurring      Introduction to One Health Sharon L. Deem, Kelly E. Lane-deGraaf, Elizabeth A. Rayhel, 2019-01-30 Introduction to One Health An Interdisciplinary Approach to Planetary Health offers an accessible readable introduction to the burgeoning field of One Health Provides a thorough introduction to the who what where when why and how of One Health Presents an overview of the One Health movement viewed through the perspective of different disciplines Encompasses disease ecology conservation and veterinary and human medicine Includes interviews from persons across disciplines important for the success of One Health Includes case studies in each chapter to demonstrate real world applications      *Public Finance and Public Policy* Jonathan Gruber, 2005 Chapters include Income distribution and welfare programs State and local government expenditures and Health economics and private health insurance      **Understanding Health Insurance** Brisky, Ruth M. Burke, Michelle A. Green, Jo Ann C. Rowell, Lynette M. Williamson, Jo Ann C Rowell, 2007-12      **MEDINFO 2021: One World, One Health – Global Partnership for Digital Innovation** Paula Otero, Philip Scott, Susan Z. Martin, 2022-08-15 The World Health Organization defines health as a state of complete physical mental and social well being and not merely the absence of disease or infirmity and its constitution also asserts that health for all people is dependent on the fullest co operation of individuals and States The ongoing pandemic has highlighted the power of both healthy and unhealthy information so while healthcare and public health services have depended upon timely and accurate data and continually updated knowledge social media has shown how unhealthy misinformation can be spread and amplified reinforcing existing prejudices conspiracy theories and political biases This book presents the proceedings of MedInfo 2021 the 18th World Congress of Medical and Health Informatics held as a virtual event from 2 4 October 2021 with pre recorded presentations for all accepted submissions The theme of the conference was One World One Health Global Partnership for Digital Innovation and submissions were requested under 5 themes information and knowledge management quality safety and outcomes health data science human organizational and social aspects and global health informatics The Programme Committee received 352 submissions from 41 countries across all IMIA regions and 147 full papers 60 student papers and 79 posters were accepted for presentation after review and are included in these proceedings Providing an overview of current work in the field over a wide range of disciplines the book will be of interest to all those whose work involves some aspect of medical or health informatics      Health Insurance Answer Book John C. Garner, 1997-09 This easy to use guide will help you manage a cost effective health insurance plan and ensure that your decisions are in compliance with constantly changing

health care legislation The Health Insurance Answer Book offers instant access to information on everything from HMOs PPOs COBRA OBRA and flexible benefits to plan rating funding cost containment and administration Its question and answer format speeds you to realistic strategies and solutions in seconds Because the book is updated annually you ll be sure to stay informed on newly enacted and pending legislation For example you ll get concise jargon free coverage of the Health Insurance Portability and Accountability Act of 1996 HIPAA changes in the Medicare payroll tax pharmacy benefit management reduced reimbursements for physicians and hospitals workers compensation Medigap policies self insurance and third party administration     *One Health, 2nd Edition* Jakob Zinsstag, Esther Schelling, Lisa Crump, Maxine Whittaker, Marcel Tanner, Craig Stephen, 2020-09-30 One Health the concept of combined veterinary and human health has now expanded beyond emerging infectious diseases and zoonoses to incorporate a wider suite of health issues Retaining its interdisciplinary focus which combines theory with practice this new edition illustrates the contribution of One Health collaborations to real world issues such as sanitation economics food security and vaccination programmes It includes more non infectious disease issues and climate change discussion alongside revised case studies and expanded methodology chapters to draw out implications for practice Promoting an action based solutions oriented approach One Health The Theory and Practice of Integrated Health Approaches highlights the lessons learned for both human and animal health professionals and students     Teen Health Mary Bronson Merki, 1999     *Subject Catalog, 1980* Library of Congress, 1980     **Subject Catalog** Library of Congress, 1980-10     *Health Information* Mervat Abdelhak, Sara Grostick, Mary Alice Hanken, Ellen Jacobs, 2001 This book has been thoroughly revised and updated to reflect the vast technological changes in the field for 2 year or 4 year health management programs This text focuses on health data its collection and use It emphasizes the deployment of information technology and the role of the HIM professional in the development of the electronic health record     Library of Congress Catalogs Library of Congress, 1981     **California. Court of Appeal (1st Appellate District). Records and Briefs** California (State).,     **Revised Code of Washington** Washington (State), 2021     **The Public Health Nurse** , 1924     *Insurance Post of Chicago* , 1925

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