



C-ID Descriptor

Navigating the U.S. Health Care System, Health Insurance, Public Assistance, and Benefits Programs

Descriptor Details

- **Descriptor Title:** Navigating the U.S. Health Care System, Health Insurance, Public Assistance, and Benefits Programs
- **C-ID Number:** 110
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General Description

This course provides students with an understanding of the U.S. healthcare system and health insurance options to provide for efficient navigation through the healthcare system. Topics include the history of health insurance in the U.S. and the role of government in healthcare; the U.S. healthcare workforce; basic health insurance terminology; types of insurance and the healthcare marketplace; different types of care, including outpatient, ambulatory and long-term care; public assistance programs and disability programs; and ethical and bioethical issues.

Prerequisites

None

Corequisites

None

Advisories

English, one level below transfer (i.e., eligibility for English composition (C-ID ENGL 100) and reading a course with an exiting skill of ability to read a college level text.

Content

U.S. Healthcare System/Healthcare Delivery

A. History of the U.S. healthcare system

1. Milestones in medicine and medical education
2. Milestones in hospitals and health care system
3. Milestones in public health
4. Milestones in U.S. health insurance system

B. Overview of Current U.S. healthcare system

1. Major stakeholders
2. Stakeholder's environment
3. Healthcare statistics

C. Government's role in healthcare - U.S. government agencies

1. U.S. Department of Health and Human Services
2. National Institutes of Health
3. U.S. Food and Drug Administration
4. Centers for Medicare and Medicaid Services
5. Others

D. Types of health care institutions

1. Inpatient Services
 - a. Hospitals

- b. Skilled nursing and rehabilitation
- c. Treatment centers

2. Outpatient Services

3. Other services

- a. Home health
- b. Hospice
- c. Other

E. Healthcare Workforce

- 1. Types of health care providers, including allied health professionals
- 2. Educational and licensure
- 3. Scope of practice

F. Healthcare Law

- 1. Basic Concepts
- 2. The legal relationship between provider and consumer
- 3. Healthcare legislation
- 4. Informed consent
- 5. Patient Bill of Rights
- 6. Healthcare fraud
- 7. Employment-related legislation

G. Healthcare Ethics

- 1. Basic concepts
- 2. Healthcare code of ethics
- 3. Decision model for healthcare dilemmas
- 4. Ethics in public health

5. Ethics in research

6. Bioethical issues

H. Mental Health Services

1. Background of mental health services

2. Family and caregivers

3. Mental health in special populations

4. Mental health and culture, race, ethnicity, gender, and homelessness

I. Long-term care services

1. History of long-term care

2. Populations in need of long-term care

3. Types of long-term care services

4. Payment for long-term care services

a. Medicare

b. Medical

c. Combination/Other

5. Coverage for home health care and community-based care

6. Severely disabled children

7. End of life care and decision making

a. Medical power of attorney

b. Living wills

Navigating Health Insurance, Public Assistance, and Benefit Programs

A. Basic health insurance/health care financing principles and terminology

1. Terms

2. Processes and principles

- B. Types of health insurance

1. Medicaid

2. Medicare and Medigap

- a. Part A, B, C, and D

- b. Challenges in coverage

3. Private Insurance

- a. Employment-based

- b. Exchanges

4. Uninsured and underinsured

- a. Implications

- b. Impact on access and quality of health care

- c. Limited legal rights to health care,

- d. Other sources of payment for health services

- C. Patient Protection and Affordable Care Act (ACA)

1. Principles

2. Laws/regulations specific to states

3. ACA essential services and coverage decisions

- D. Navigating the Healthcare Marketplace Exchanges

1. National exchanges

2. Local exchange

3. Subsidies and medal levels

- E. Market and social justice philosophies

1. Impact on health insurance and access to health care services

2. International comparisons

3. Advantages and disadvantages of the U.S. healthcare system

F. Social Determinants of Health Screening Tools

(https://www.aafp.org/fpm/2018/0500/p7.html?cmpid=em_FPM_20180516)

1. General

a. Health Begins - Upstream Risks Screening Tool

b. Protocol for Responding to and Assessing Patients' Assets, Risks, and Experiences

(PRAPARE)

c. Health-Related Social Needs (AHC-HRSN)

2. Food Insecurity

a. Hunger Vital Sign

b. US Department of Agriculture US Household Food Security Survey

3. Housing Instability

a. Columbia Department of Health & Human Services Temporary Assistance for Needy

Families Comprehensive Assessment Housing Domain

b. National Center on Homelessness Among Veterans Homelessness Screening Clinical

Reminder

4. Interpersonal Safety

a. Hurt, Insulted, Threatened With Harm and Screamed Domestic Violence Screening Tool

b. Women Abuse Screening Tool – Short Form

c. Partner Violence Screen

G. Local, State, and Federal Public Assistance and Disability Programs

1. TANF (Temporary Aid to Needy Families)
 - a. Basic rules for eligibility
 - b. Goals and limitations of the program
2. SSI (Supplemental Security Income)
 - a. Basic rules for eligibility
 - b. Goals and limitations of the program
3. Disability programs like SSDI (Social Security Disability Insurance)
 - a. Basic rules for eligibility
 - b. Goals and limitations of the program
4. Local/county resources
 - a. Governmental organization
 - b. Nongovernmental organization (NGO)
 - c. Community and faith-based resources

H. Examination of similarities and differences in insurance programs

1. Analysis of program and populations served
2. Recipient rights and advocacy
3. Ethical and professional considerations

Lab Activities

No information provided

Objectives

Upon successful completion of the course, students will be able to:

1. Identify and describe the various benefits available through federal, state and local public programs
2. Explain health care financing principles.
3. Describe and explain governmental provided health care insurance options.
4. Describe and explain employment-based health care insurance options.
5. Understand how the Health Marketplace exchanges work to provide affordable healthcare.
6. Describe how uninsured patients navigate healthcare.
7. Explain the Patient Protection and Affordable Care Act (ACA).
8. Explain and describe the ten essential benefits provided by the ACA.
9. Explain how Medicare operates, including parts A, B, C, and D.
10. Define services covered by Medicare.
11. Describe eligibility for worker's compensation benefits, and what qualified workers are provided.
12. Explain how to access health insurance benefits, including eligibility and required application documents.
13. Navigate the benefit processes for the uninsured to gain access to services as required.
14. Explain social and market justice, giving examples of each operating in the U.S. health care system.
15. Develop a working knowledge of the eligibility criteria and rules of the different public assistance and benefits programs
16. Demonstrate an understanding of the history of the U.S. healthcare system and how it operates today.
17. Demonstrate an understanding of the U.S. healthcare workforce including physicians, nurses and other allied health professionals.

18. Explain and describe the different types of ambulatory/outpatient services
19. Assess ethical situations and their application to healthcare organizations and healthcare delivery
20. Define and discuss ethical models of a physician patient relationship
21. Identify bioethical issues in current events
22. Describe how the health professional can help a patient with mental health services.
23. Describe federal, state, and local governmental regulations related to navigating healthcare.

Evaluation Methods

May include:

Exams

Quizzes

Written Assignments

Projects

Textbooks

Pozen, A., Stimpson, J. P. *Navigating Health Insurance, ed.* Burlington, MA: Bartlett and Jones Learning.

Perrin, K. M. *Principles of Health Navigation: Understanding Roles and Career Options, ed.* Burlington, MA: Jones & Bartlett Learning.

Niles, N. J.. *Navigating the U.S. Health Care System, ed.* Burlington, MA: Bartlett and Jones Learning.