

HPEM 5325 Health Insurance and Managed Care Credit Hours: 3

Semester: Fall Year: 2025
Class Days/Times: Online Course 7 Week Class Location: Online

Instructor of Record: Gerald (Jerry) Ledlow, Ph.D., MHA, FACHE, Professor

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Course Description: This course explores the interaction of managed care strategies and operations with health insurer and third-party payers' strategies and operations from a context of value - based purchasing and population health. From a provider of care perspective, the incentives of patient, provider and insurer are explored within a cost, quality of care, and access framework.

Prerequisite: None. **Co-requisite:** None

Student Learning Outcomes (SLO or "course objective"): Upon successfully completing this course, the student will be able to:

- 1. Describe health insurance as an instrument to mitigate risk by providing health benefit coverage for medical services to beneficiaries. A2, A10, (module 1 discussion);
- 2. Discuss the functions of efficient, effective, transparent, and efficacious managed health operations from provider, patient, and third-party payer perspectives based on health industry incentives. A8, A3, B1, B2 & B3 (module 4 discussion),
- 3. Examine the governmental health insurance programs and their integration with managed care strategies and operations. A1, A2 (module 6 discussion)
- 4. Evaluate the health industry based legal policies and constraints related to managed care. A1, A8 (module 7 discussion)
- 5. Appraise how to meet population health needs from provider supply and patient demand perspectives. A2, A5, A9, A10, B1, B2 & B3 (module 2 discussion),
- 6. Investigate the future innovations of managed care processes and systems as value-based purchasing systems mature. A1, A8, A9 (Group Research Paper)

Linked MHA Program Learning Outcomes:

The student learning outcomes listed above address the following MHA Program PLOs as linked in the SLO:

- PLO A.1 The student will identify appropriate sources & gather information, effectively & efficiently.
- PLO A.2 The student will appraise literature and data critically that enhances community health.



- PLO A.3 The student will develop, understand and use data from performance, surveillance or monitoring systems.
- PLO A.5 The student will understand and apply basic statistical methods relevant to public health and health administration practice.
- PLO A.8 The student will analyze, design, or improve an organizational process, including the use of quality management, process improvement, marketing and information technology principles and tools.
- PLO A.9 The student will understand and describe application of population health assessment principles.
- PLO A.10 The student will implement a decision-making process that incorporates evidence from a broad analysis that includes uncertainty, risk, stakeholders, and organizational values.
- PLO B.1 The student will speak and write in a clear, logical, and grammatical manner in formal and informal situations; prepare cogent business presentations; facilitate an effective group process.
- PLO B.2 The student will receive, process, and respond appropriately to information conveyed by others.
- PLO B.3 The student will perceive and respond appropriately to the spoken, unspoken, or partly expressed thoughts, feelings, and concerns of others.

Course Assessment/Methods of Evaluation:

Note: Course Grade Scale (points): A: 90-100, B: 80-89.99, C: 70-79.99, F: < 70 points

Seven (7) Discussion Forum Posts (5% of grade each)	35% of grade
Eight (8) Quizzes (5% of grade each)	40% of grade
Group Research Paper Project	25% of grade
Total	100% of course grade

Required Textbook:

Kongstvedt, Peter R. (2020). <u>Health Insurance and Managed Care: What They Are and How They Work, 5th Edition.</u> Jones and Bartlett Learning, Burlington, MA

Textbook URL: https://www.jblearning.com/catalog/productdetails/9781284152098



Other Required Readings: As assigned by the Instructor.

Semester Dates Week by Week (7 Week Course):

Week 1 -August 25 to August 31

Week 2 - September 1 to September 7

Week 3 - September 8 to September 14

Week 4 - September 15 to September 21

Week 5 - September 22 to September 28

Week 6 - September 29 to October 5

Week 7 - October 6 to October 12 (end of 7 week course)

Course Content by Week:

Schedule	Assigned Readings and Elements
Module 1 – Week 1	
	Textbook: Read Chapters 1 and 2
Module 1 / Week	Review: Chapter 1 and 2 Slides
1	Assess: Complete/Do Chapter 1 Quiz & Chapter 2 Quiz
History of	Scan: <u>Health Insurance: Definition, How It Works (investopedia.com)</u> What is
Managed Health	Health Insurance?
Care and Health	https://www.investopedia.com/terms/a/actuarial-science.asp What is Actuarial
Insurance in the	Science?
United States and	Read: Chapter 1, especially, Types of Risks – Risk Exposures from Baranoff, Etti;
Health Benefits	Brockett, Patrick L.; & Kahane, Yehuda (2012). Enterprise and Individual Risk
Coverage and	Management V 1.0
Types of Health	Scan: Chapters 2, 3 and 4 from Baranoff, Etti; Brockett, Patrick L.; & Kahane,
Plans and Payers	Yehuda (2012). Enterprise and Individual Risk Management V 1.0
Weekly Quiz (2)	Complete/Do: Discussion Forum for the Week (Rubric is Provided at end of
• Discussion Forum:	Syllabus)
Describe health	Complete/Do: Group Research Paper due last week of course Wednesday at
insurance as an	Noon); Rubric at end of the syllabus
instrument to	Scan/Review for Group Research Paper: https://oig.hhs.gov/reports-and-
mitigate risk by	<u>publications/featured-topics/managed-care/</u>
providing health	
benefit coverage	For Discussion Forum Questions, use a model or framework (see below) to provide
for medical	insights into discussion questions that require appraisal, evaluation, assessment, comparison, etc (analysis and critical thinking) in the question or if the question requires
services to	discussion of cost, quality, access to care or structure, process, and outcomes. The URLs
beneficiaries and	below highlight the models suggested for Kissick's Iron Triangle Model and the
how health	Donabedian Model.
services coupled	Kissick's Iron Triangle Model
with risk	https://medicine.yale.edu/news/yale-medicine-magazine/article/the-eternal-triangle-of-
mitigation	a-sound-health-system/
influences cost,	https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8701057/
quality, and access	



Donabedian's Model to health https://www.nejm.org/doi/full/10.1056/NEJMp1605101 insurance and https://www.nejm.org/doi/10.1056/NEJMp1605101?url_ver=Z39.88health care 2003&rfr id=ori:rid:crossref.org&rfr dat=cr pub%20%200pubmed services. https://www.ahrq.gov/talkingquality/measures/types.html Assign Group https://uttyler.instructure.com/courses/40614/files/8379606/download?download frd=1 Research Paper Module 2 - Week 2 Textbook: Read Chapter 3 Review: Chapter Slides Assess: Complete/Do Chapter 3 Quiz Module 2/ Read: Chapter 6 The Insurance Solution and Institutions from Baranoff, Etti; Week 2 Brockett, Patrick L.; & Kahane, Yehuda (2012). Enterprise and Individual Risk The Provider Management V 1.0 Network Scan: Physician Forecast Model in Excel File Weekly Quiz Read: https://data.hrsa.gov/topics/health-workforce/data-research Discussion (Pay particular attention to Health Workforce Shortage Areas, National Center for Forum: Health Workforce Analysis, and National Practitioner Databank) Appraise how Read: https://www.cdc.gov/pophealthtraining/whatis.html to meet (pay attention to the overview) Complete/Do: Discussion Forum for the Week population health needs For Discussion Forum Questions, use a model or framework (see below) to provide from provider insights into discussion questions that require appraisal, evaluation, assessment, supply and comparison, etc... (analysis and critical thinking) in the question or if the question patient requires discussion of cost, quality, access to care or structure, process, and demand outcomes. The URLs below highlight the models suggested for Kissick's Iron perspectives Triangle Model and the Donabedian Model. paying Kissick's Iron Triangle Model particular https://medicine.yale.edu/news/yale-medicine-magazine/article/the-eternalattention to triangle-of-a-sound-health-system/ provider needs in the https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8701057/ population. Donabedian's Model Synchronous https://www.nejm.org/doi/full/10.1056/NEJMp1605101 Online Session (Will be https://www.nejm.org/doi/10.1056/NEJMp1605101?url ver=Z39.88announced 2003&rfr id=ori:rid:crossref.org&rfr dat=cr pub%20%200pubmed and posted in the course) https://www.ahrq.gov/talkingquality/measures/types.html Group members



assigned by Instructor for Group Research Paper Project Module 3 - Week 3 Textbook: Read Chapter 4 Review: Chapter Slides Module 3 Assess: Complete/Do Chapter 4 Quiz Read: https://catalyst.nejm.org/doi/full/10.1056/CAT.20.0569 **Provider Payment** (Pay particular attention to changes in society, laws, and evolution of payment Weekly Quiz systems) Discussion Forum: Read: Chapter 8 Insurance Markets and Regulation from Baranoff, Etti; Brockett, How do provider Patrick L.; & Kahane, Yehuda (2012). Enterprise and Individual Risk Management payment policies V 1.0 influence the Complete/Do: Discussion Forum for the Week supply of Group Research Paper Topic Selection (get instructor approval for topic); providers? Is following URLS may assist in selecting a topic: patient demand MarketInsights CareModelsReport.pdf (aha.org) for health services (Pay Particular Attention to CMS Health Care Learning and Action Network influenced by (HCPLAN) on page 6 and Model table on page 8 and Future Implications to include payment policies advancing along the maturity model on page 14) as well? https://innovation.cms.gov/innovation-models/hpi Group members (Read Overview and review sections on Medicare and Medicaid/CHIP) assigned by https://innovation.cms.gov/innovation-models/vbid Instructor for (What is Medicare Advantage Value-Based Insurance?) Group Research Paper Project that is Due August 6, 2025 at 12 noon. Module 4 - Week 4 Textbook: Read Chapter 5 **Review: Chapter Slides** Assess: Complete/Do Chapter 5 Quiz Module 4 Read: Chapter 7 Insurance Operations from Baranoff, Etti; Brockett, Patrick L.; & Utilization Kahane, Yehuda (2012). Enterprise and Individual Risk Management V 1.0 Management, Read:https://www.ahrq.gov/patient-safety/settings/ambulatory/tools.html Quality (Pay particular attention to the overview, Patient Safety and Quality Measures) Management, Complete/Do: Discussion Forum for the Week and Complete / Do: Group Research paper Outline Accreditation



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Discussion Forum: What are the functions necessary for efficient, effective, transparent, and efficacious managed health operations from provider, patient, and third-party payer perspectives based on health industry incentives?

Synchronous Online Session (Will be announced and posted in the course)

Module 5 - Week 5

Module 5

 Sales, Governance and Administration

Weekly Quiz

 Discussion Forum: How do the business functions of managed care and health insurance

contribute to

Textbook: Read Chapter 6

Review: Chapter Slides

Assess: Complete/Do Chapter 6 Quiz

Read: Chapter 22 Employment and Individual Health Risk Management from Baranoff, Etti; Brockett, Patrick L.; & Kahane, Yehuda (2012). Enterprise and

Individual Risk Management V 1.0

Complete/Do: Discussion Forum for the Week

Complete / Do: Group Research paper Complete Outline, references, and start

writing narrative



quality healthcare delivery operations and population health? Module 6 – Week 6 Textbook: Read chapter 7 **Review: Chapter Slides** Module 6 Assess: Complete/Do Chapter 7 Quiz Medicare Read: Managed Care | Medicaid; https://www.medicaid.gov/medicaid/managed-Advantage and care/index.html Medicaid Complete/Do: Discussion Forum for the Week Managed Care Complete / Do: Group Research paper Complete, references, and have good draft Weekly Quiz of narrative report Discussion Forum: Watch: Managed Care | HHS-OIG; https://oig.hhs.gov/reports-and-Examine the publications/featured-topics/managed-care/ governmental health insurance programs and how do they integrate with managed care strategies and operations? Synchronous Online Session (Will be announced and posted in the course) Module 7 – Week 7 Textbook: Read Chapter 8 **Review: Chapter Slides** Module 7 Assess: Complete/Do Chapter 8 Quiz Laws and Read: Regulations in https://www.cdc.gov/phlp/publications/topic/healthinformationprivacy.html Health Insurance Complete/Do: Discussion Forum for the Week and Managed Complete / Do: Group Research Paper Complete and submitted by Wednesday at Care noon this week; rubric is at the end of the syllabus. Weekly Quiz Discussion Forum: Evaluate the health industry based legal policies and constraints



related to managed care and health insurance, what legal aspects impact managed care the most and why, health insurance the most and why? Would you say patients are well served by these	
served by these legal policies and laws?	
Course Concludes	
7 Module / Week	
online course	
•concludes	

Assignments:

Discussion Forum Posts: Students are required to post a response to the question posted by the instructor. The instructor will post the question at least a week in advance of the due date. A thorough response is typically 300 to 400 words which includes a minimum of one outside source. This source cannot be in the form of a newspaper, TV, or magazines and requires a proper citation/reference. Your required textbook can be used but will not count as the external source. In addition to your required post, you must also read and respond to one other student's response. This response may not be "I agree or disagree" but rather a thought-out response/analysis based on some reliable source. You must always cite your source used on your original response and in the response to the other student. For Discussion Forum Questions, use a model or framework to provide insights into discussion questions that require appraisal, evaluation, assessment, comparison, etc... (analysis and critical thinking) in the question or if the question requires discussion forums are Kissick's Iron Triangle Model and the Donabedian Model. A general rubric is at the end of the syllabus.

Weekly Quizzes: You will have one quiz per chapter a week during the course; the first week has two (2) chapter quizzes. This is instead of a large mid – term and/or final examination. It will be a multiple choice and true/false exam covering the chapter of the textbook assigned for that week of the course. There will be between 15 - 25 questions. You will be allocated 15 – 25 minutes or more to complete each quiz.

Group Project: As a group of three to five students (3-5), you and your group will write one paper based on a topic that satisfies this objective, **Investigate an aspect of future innovations of managed care processes**



and systems as value-based purchasing systems mature. Your specific topic must be approved by the instructor before proceeding with the research. Your paper should be approximately 5-8 double-spaced pages, 12pt Times New Roman or Calibri or Arial font, with a title and abstract page, table of contents, and reference section. (Your prefatory pages will not count toward your total number of pages; consequently, your total number of pages might be as many of 10 - 12 pages. Regardless, your paper should not exceed 12 pages including all parts.) Your paper must include at least 8 outside references. Your group members should be determined around the first to second week of class. Although this paper is considered a research paper, you should present the issue along with an analysis of the problem (objective of the paper), and subsequently, identify possible future strategic alternatives/solutions to improve health care delivery, payment, health insurance, shortages, etc.... Artificial Intelligence, properly cited, is permitted for this paper. A rubric is provided at the end of the syllabus.

Other Class Policies:

Late Assignments:

Late assignments will be accepted but deductions will be reflected in the grade. For each day the assignment is late, 5% will be deducted from the total score. The instructor has the discretion to alter this policy in the event of an emergency or illness if the student notifies the instructor in a timely manner. In this event, documentation may be required.

Academic Honesty:

Any student who commits an act of scholastic dishonesty is subject to discipline. Scholastic dishonesty includes, but is not limited to, cheating, plagiarism, collusion, the submission for credit of any work or materials that are attributable in whole or in part to another person, taking an examination for another person, any act designed to give unfair advantage to a student or the attempt to commit such acts.

Cheating

Dishonesty of any kind involving examinations, assignments, alteration of records, wrongful possession of examinations, and unpermitted submission of duplicate papers for multiple classes or unauthorized use of keys to examinations is considered cheating. Cheating includes but is not limited to:

- Using or attempting to use unauthorized materials to aid in achieving a better grade on a component of a class.
- Falsifying or inventing any information, including citations, on an assigned exercise.
- Helping or attempting to help another in an act of cheating or plagiarism.

<u>Plagiarism</u>

Plagiarism is presenting the words or ideas of another person as if they were your own. Materials, even ideas, borrowed from others necessitate full and complete acknowledgment of the original authors. Offering the work of another as one's own is plagiarism and is unacceptable in the academic community. A lack of adequate recognition constitutes plagiarism, whether it utilizes a few sentences, whole paragraphs, articles, books, audio-visual materials, or even the writing of a fellow student. In addition, the presentation of material gathered, assembled or formatted by others as one's own is also plagiarism. Because the university takes such misconduct very seriously, the student is urged to carefully read university policies on Misconduct in Research and Other Scholarly Activity 05.00. Examples of plagiarism are:



- Submitting an assignment as if it were one's own work when, in fact, it is at least partly the work of another.
- Submitting a work that has been purchased or otherwise obtained from an Internet source or another source.

Incorporating the words or ideas of an author into one's paper without giving the author due credit.

Adding/Dropping:

The official deadline for adding and dropping courses is as published in the academic calendar and Graduate Bulletin (typically the day before Census Day). However, students are strongly encouraged to meet with their graduate advisor or the Program Coordinator prior to adding/dropping courses. Movement into and out of classes after the 4th class day requires approval of the Program Director. Students can drop until midsemester without a WP or WF. Drops after mid-semester require approval of the Dean. Each student is responsible for their own enrollment status with the university.

Disability Accommodations:

UTHSCT abides by Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act, which mandate reasonable accommodations be provided for students with documented disabilities. If you have a disability and may require some type of instructional and/or examination accommodations, please contact me early in the semester so that I can provide or facilitate provision of accommodations you may need. If you have not already done so, you will need to register with the Student Services Office (located on the UT Tyler Campus). You may call 903-566-7079 for more information.

Artificial Intelligence in this Course

UT Tyler is committed to exploring and using artificial intelligence (AI) tools as appropriate for the discipline and task undertaken. We encourage discussing AI tools' ethical, societal, philosophical, and disciplinary implications. All uses of AI should be acknowledged as this aligns with our commitment to honor and integrity, as noted in UT Tyler's Honor Code. Faculty and students must not use protected information, data, or copyrighted materials when using any AI tool. Additionally, users should be aware that AI tools rely on predictive models to generate content that may appear correct but is sometimes shown to be incomplete, inaccurate, taken without attribution from other sources, and/or biased. Consequently, an AI tool should not be considered a substitute for traditional approaches to research. You are ultimately responsible for the quality and content of the information you submit. Misusing AI tools that violate the guidelines specified for this course (see below) is considered a breach of academic integrity. The student will be subject to disciplinary actions as outlined in UT Tyler's Academic Integrity Policy.



For this course, Al is permitted only for specific assignments or situations, specifically the group research paper, and appropriate acknowledgement is required. Please see below.

Example: This course has specific assignments, the group research paper, where artificial intelligence (AI) tools (such as ChatGPT or Copilot) are permitted and encouraged. When AI use is permissible, it will be clearly stated in the assignment directions, and all use of AI must be appropriately acknowledged and cited. Otherwise, the default is that AI is not allowed during any stage of an assignment.

The AI statements above were adapted from AI Syllabus information from Carnegie Mellon University, Stanford University, The University of Texas at Austin, and The University of Texas at San Antonio. This document was edited for grammar using Grammarly, an AI tool for writing.

References:

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Websites/URLs:

National Managed Care Strategic Plan: https://oig.hhs.gov/reports-and-publications/featured-topics/managed-care/

If you are interested in learning more about the evolution of health insurance in the United States, log on to the PBS website and study the Healthcare Timeline table: http://www.pbs.org/healthcarecrisis/history.htm.

The ACA became law in March 2010. To learn more about this important legislation, log on to http://www.healthcare.gov/.

For more information on HIPAA, log on to the following website: https://www.hhs.gov/hipaa/index.html.

The following URL will direct your search to an informative website that includes the full text of COBRA: https://www.dol.gov/general/topic/health-plans/cobra.

This website provides more detailed information on healthcare reform: https://www.healthcare.gov/.

Additional websites of interest: • http://kff.org/health-costs/ • https://www.cms.gov/CCIIO/Resources/Fact-sheets-and-FAQs/ratereview

Note: The Instructor retains the right to change this syllabus to enhance the learning environment.

Rubric for Discussion Board Posts

DISCUSSION BOARD POSTINGS GRADING CRITERIA

The purpose of the discussion board in an online course is to take the place of the class interchange that would occur in a face-to-face class. It is your opportunity to demonstrate your mastery of the assigned readings and your ability to supplement those readings with expanded exposure to related (and sometimes contrary) information that you will seek in your self-directed quest to understand and be informed. To that end, I will expect you to share ideas you have gained from the literature noting the source and interpreting into your own words. I will also expect that you will use a more complex thought process to dissect and analyze what you read in the literature and in the discussion thoughts of your fellow students as you offer your own insights. I do not care if you use big words or a lot of words (remember, the world values



parsimony), but I am eager to read your thoughtful insights into the questions and statements, your analysis of the words and ideas, and your recommendations for future pathways for health care delivery systems. The following information will give you some guidelines and allow you to see thinking processes we will use to assign a grade to the discussion board exercises at the end of the course. Table rubric follows:

CRITERIA/POINTS	1	2	3	4	5
Format and logical	Spelling and grammar errors detract from		midpoint		Form is superior; obvious attention to proofreading
progression of	the substance of the posting; random				and grammar. Main idea is stated early and
posting	thoughts with no sense of a plan to reach a				clearly; argument or ideas are built using a logical
	logical conclusion. No clear main idea or				progression of thoughts which are stated clearly
	direction for flow of information.				and succinctly.
Depth and	Posting shows superficial thinking based on		midpoint		Posting clearly shows evidence of critical thinking
relevance of post	personal experiences or opinions only, there				and analysis to a substantial depth expected of a
to the topic at	is little consideration of contributions to the				doctoral student. Ideas offered are relevant to the
hand	topic in the literature or from colleagues.				topic and show the ability to extrapolate complex
	Literature support is not relevant to the topic				ideas from various sources into a coherent
	or major literature contributions are missing.				argument or statement(s). At least one external
	Post strays from topic with much irrelevant				relevant reference cited; cited reference(s) are
	information and does not address the intent				appropriate and indicative of the best knowledge
	of the assignment. No references cited.				on the topic.
Contribution to the	Posting is largely aimed at self-expression		midpoint		Posting shows an astute awareness of the needs of
learning	without consideration of the reader. There is				the learning community with an interest in their
community	no room for dialogue or disagreement and				growth and knowledge acquisition; attempts to
	no acknowledgment of the potential				move colleagues into meaningful dialogue and
	contributions of others. The posting is a				presents creative approaches that are open to
	rehash of old ideas without consideration of				discussion. Post contributes to the progression of
	how these can advise the future. No				health care delivery as a scholarly community but
	evidence is found of making the material				is presented in a clear, enlightening, and engaging
	consumable or reader friendly.				way.
Punctuality and	Posting is late leaving little opportunity for		Midpoint		Posted well before deadline with opportunity for
timeframes	student colleague feedback and interchange.				student interaction and feedback.

You will be graded on how close you come to the ideal, as indicated in Column 5, and how far you range away from the minimal, as evidenced in Column 1. Grades will consider the discussion forum posts and interchange for the entire course. Faculty discretion will be used to set the actual point value. The values will be awarded in % in the gradebook in this manner:

20 pts = 100% 19 pts = 95% 18 pts = 90% 17 pts = 85% 16 pts = 80% 15 pts = 75% 14 pts = 70%, Etc....

Rubric for response to other posts for the entire course



Responds to another student in a logical, clear, insightful manner using respectful language and engages discussion by adding a new idea or solidifies original post.	No point deductions
Responds to another student but the response is very terse, does not contribute to the body of knowledge, and does not move discussion in a meaningful dialogue.	Deduction of 2 points for each discussion forum
Does not respond to any other student	Deduction of 4 points for each discussion forum

Your total point value will be determined by the value for your original post minus deductions (if any) for not responding to one other student.

Group Research Paper Rubric

Content	Grammar	APA citations	Clarity
Was material covered	Was correct grammar	Were references cited	Was the paper
in all areas? Did	used including correct	in text? Were	presented in a
information contribute	sentence structure,	references in correct	coherent, logical
to the body of	correct usage of	format? Were the	manner? Were the
knowledge? Were	subject and verbs,	references appropriate	ideas presented in a
ideas thought-out and	correct spelling of	 no newspaper or 	way which did not
presented in a manner	words, correct	magazine articles, or	create ambiguity?
of strategic	punctuation?	dot com websites?	
alternatives? Were all		Were the correct	
required parts of the		number of references	
paper submitted?		used, if stated? Did	
		references support the	
		material?	
Up to 50% of grade	Up to 10% of grade	Up to 10% of grade	Up to 30% of grade

End of Syllabus