# Department of Health Policy and Management
## Syllabus

**Course Name:** Perspectives on Health Insurance  
**Prefix & Number:** PHC6435  
**Semester:** Spring, 2011

| Course Description: | Presents an overview of major health insurance issues, including demand, supply, employment based coverage, the uninsured, government sponsored programs, managed care, and national health. The analysis focuses on microeconomic tools and is intended for management- or policy-oriented students with an interest in health insurance and managed care. |
| Credit hours: | 3 |
| Pre-Requisites: | PHC 6430 or CI |
| Co-Requisites: | NA |
| Location: | TBA |
| Instructor Information: | Instructor 1  
Etienne E. Pracht, Ph.D.  
13201 Bruce B Downs Blvd, MDC 56  
4:30-6:00pm Mondays  
(813) 974-7609  
epracht@health.usf.edu  
e-mail  
48 Hours |
| Recommended Materials: | Matcha, Duane A. Health Care Systems of the Developed World, How the United States’ System Remains an Outlier Praeger 2003 (relevant chapters will be provided as supplemental reading materials)  
Potter, Wendell, Deadly Spin, Bloomsbury Press, New York, 2010 (see project description on page 4) |
| Course Format: | The course is divided into three segments: (1) general concepts, (2) components of the U.S. Health Insurance System, (3) International Comparisons |

**Learning Objectives:**

*Objectives must be numbered*

Provide students with the tools to critically evaluate issues pertaining to the demand for health insurance, insurance markets, the uninsured, public insurance programs, managed care, and national health insurance.
Each year Americans spend hundreds of billions of dollars on private health insurance premiums and government sponsored health insurance programs. Surprisingly, millions of Americans remain without any health insurance. What are the supply and demand dynamics of the health insurance market? What determines whether an individual gets insurance and how much insurance that person gets? What types of health insurance plans can these individuals select from? How are health insurance plan selections made? What is the government’s role in the insurance market? How does managed care fit in this picture? How does American health insurance compare internationally?

In broadly defined terms, the purpose of this course is to systematically address these questions and provide the student with an understanding of the health insurance market structure, the incentive systems affecting market participation, and a simplified typography of the health insurance realm.

After successfully completing this course, students will be able to:
1. Discuss the U.S. Health Insurance market from a structural perspective.
2. Identify economic issues relevant to the health care policy debate.
3. Discuss health policy related concepts involving efficiency and equality.
4. Evaluate policies from an economic perspective.
5. Evaluate the health care market place from a “systems” perspective.
6. Evaluate the incentive structures underlying health care plans.
7. Evaluate the government and private sector roles pertaining to health insurance.
8. Compare the U.S. health care market place to that of other westernized countries.

<table>
<thead>
<tr>
<th>Assessment Strategies:</th>
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<tbody>
<tr>
<td>(Strategies must be numbered)</td>
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<thead>
<tr>
<th>Tests and grading:</th>
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<tbody>
<tr>
<td>1. Two exams (two midterms and a final).</td>
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<td>2. Written class project.</td>
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The exams and term paper are mandatory. The exams will consist of multiple choice questions. Exams which are missed may be retaken only with a legitimate, or officially approved, excuse. No individual extra credit work is possible.

<table>
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<th>The grading procedure is as follows:</th>
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<tbody>
<tr>
<td>1. Exam I 35%</td>
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<td>2. Exam II 35%</td>
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<td>3. Project 30%</td>
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<tr>
<td>100%</td>
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This course meets the following Health Administration competencies.

<table>
<thead>
<tr>
<th>Competency</th>
<th>Learning Objectives</th>
<th>Assessment Strategies</th>
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<tbody>
<tr>
<td>C. Public Policies and Community Engagement</td>
<td>1,3,4,5,6,7,8</td>
<td>Exams &amp; Project</td>
</tr>
<tr>
<td>C. 4. Analyze public policy context and choices.</td>
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<tr>
<td>D. Concepts of Economic &amp; Financial Management</td>
<td>1,2,3,6</td>
<td>Exams &amp; Project</td>
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<tr>
<td>D. 5. Perform differential reimbursement calculations by payers and describe the major principles of health insurance.</td>
<td>1,2,6,8</td>
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<tr>
<td>D. 6. Understand and explain economic evaluation.</td>
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This course supports the following Health Policies and Programs (also applies to HCO) competencies.

<table>
<thead>
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<th>Competency</th>
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<tbody>
<tr>
<td>Assess the health care system in the United States, including the role of the public health disciplines;</td>
<td>1,2,3,4,5,6,7,8</td>
<td>Exams &amp; Project</td>
</tr>
<tr>
<td>Analyze ethical issues and implications of cultural diversity in health policy and management</td>
<td>3,5,6</td>
<td>Exams &amp; Project</td>
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Grading Scale and Criteria:
The following total scores guarantee the associated grades. The application of a curve will be determined at the end of the semester and will depend on the distribution of grades.
91-100 = A; 81-90 = B; 71-80 = C; 61-70 = D; 60 and below = F

“+” grades may be applied and will depend on student participation in class discussion.

Grading Policies:
1. No individual extra credit assignments are possible.
2. All exams, the term paper, and the presentation are mandatory. Make up exams will be allowed for a valid excuse (e.g. illness).

**COURSE POLICIES**

Attendance:
Attendance is mandatory during student presentations (on campus version)!!

Permission to Use Lectures:
All unauthorized recordings of class are prohibited. Recordings that accommodate individual student needs must be approved in advance and may be used for personal use during the semester only; redistribution is prohibited.

Instructor Expectations:
In the final analysis, each and every student is responsible for his or her own education ... I am here as your guide ...

Incomplete Policy:
COPH policy:
[http://publichealth.usf.edu/academicaffairs/academic_procedures.html](http://publichealth.usf.edu/academicaffairs/academic_procedures.html)

Class Participation:
Class participation is mandatory during student presentations
Topic #1: Introduction  
A. Health Care Systems Concepts  
   • Morrisey, Chapter 1

Topic #2: The demand for health insurance  
A. Risk Aversion and the Demand for Health Insurance  
   • Morrisey, Chapter 3  
   • Morrisey, Chapter 4  
B. Moral Hazard  
   • Morrisey, Chapter 7  
C. The Tax Subsidy  
   • Morrisey, Chapter 14

Topic #3: Employment-Based Health Insurance  
• Morrisey, Chapter 12  
• Henry S. Farber and Helen Levy, “Recent trends in employer-sponsored health insurance coverage: are bad jobs getting worse?” *Journal of Health Economics* 19 (2000) 93-119 (online)  

Topic #4: Managed Care  
A. Insurance Markets  
   • Morrisey, Chapter 9  
   • Morrisey, Chapter 10  
B. Performance of Managed Care  
• Miller, Robert H. and Harold S. Luft. “” 1997

<< Exam 1 >>

Topic #5: Government Sponsored Insurance programs
A. Medicaid & Medicare: An Overview
   • Morrisey, Chapter 21
   • Morrisey, Chapter 22
   • Morrisey, Chapter 23
B. On crowding out (private vs. public health insurance).

Topic #6: The Uninsured, who are they, what would it take to cover them, and why?
• Jean M. Mitchell and Stephen A. Norton, “Provider Assessments, the Uninsured, and Uncompensated Care: Florida’s Public Medical Assistance Trust Fund,” The Milbank Quarterly 74 (4) 1996: 545-569

Topic #7: Health Care Systems and Managed Care

• Folland et al. (2004) Chapter 21: “Comparative Health Systems and Health System Reform”
Particulars of the “new” U.S. System (reading materials TBA)

Germany: “Die Gesetzliche Krankenversicherung”

Canada: “National Health Insurance”

United Kingdom: “National Health Service”
- Matcha, Duane A. Health Care Systems of the Developed World, How the United States’ System Remains an Outlier Praeger 2003, Chapter 4 – United Kingdom

Sweden: “The Swedish Health Care System”

Japan: The Japanese Health Care System

<< Exam 2 >>

Project: Health Insurance Reform in the United States

Health Insurance Reform in the U.S. has a long and troubled history. How did we in the U.S. arrive at our current position? Why has the rest of the developed (and a significant number of the underdeveloped) world chosen to follow a distinctly different path? Are they all wrong and the current U.S. system really is better? A recent book by a former PR executive for CIGNA, one of the major players in the market, provides an insider’s account of the path we have taken as a nation. For the project in this course, read the book, titled Deadly Spin, select five claims made in the book, and verify or invalidate them using other independent research (preferably by locating at least one peer reviewed journal article on the topic). The claims you select must relate to health insurance.

Particulars and structure:
1. On the first page of your project/paper, include your name, the program you are in (e.g. MPH, MHA, MBA, etc…), and the date you turn it in.
2. Start with a brief, numbered list-format (like the one you are going through now), statement of the claims, citing the page numbers in the book. The entries in this list will serve as the headings for each of the sections (see point 3).
3. In separate sections, each with a brief header to indicate the claim, discuss your findings.
   a. Indicate whether your source was a peer reviewed journal article or other source.
   b. If your source is anecdotal, please indicate this as well.
   c. If you cannot find additional sources, describe in clear and logical terms why you believe the claim to be true or false.
   d. Whatever the source of your “verification” or “rebuttal” be sure to provide a full citation at the end of the section.
   e. If your source(s) are anecdotal, or otherwise not published in a peer reviewed journal article, indicate why you believe that source to be reliable. Follow this link <<http://bcove.me/xreeqxo>> to see why you should be extremely careful with information gleaned from the internet.
   f. Conclude each section with a rating of 0-100, where 0 means you disagree completely and 100 means you agree completely with the statement.
4. The discussion of any particular claim should be no longer than a single page (double spaced).
5. Conclude with a short discussion of your overall impression of the book.
6. Including your introduction, discussion of the five claims, and conclusions, your paper should be 6 to 7 pages in length.
INSTITUTIONAL POLICIES

The most recent version of the Institutional Policies information can be found on the Academic Affairs Forms page at [http://health.usf.edu/publichealth/forms.html](http://health.usf.edu/publichealth/forms.html).

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<td>Disruption of Academic Process/Academic Integrity of Students:</td>
<td>Disruption of the academic process and violations of the policies regarding academic integrity will not be tolerated. Review USF policies on Disruption of the Academic Process and the Academic Integrity of Students at: <a href="http://generalcounsel.usf.edu/regulations/pdfs/regulation-usf3.025.pdf">http://generalcounsel.usf.edu/regulations/pdfs/regulation-usf3.025.pdf</a></td>
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The University of South Florida has an account with an automated plagiarism detection service (SafeAssign), which allows instructors and students to submit student assignments to be checked for plagiarism. I (the instructor) reserve the right to 1) request that assignments be submitted as electronic files and 2) submit students’ assignments to SafeAssign, or 3) request students to submit their assignments to SafeAssign through myUSF. Assignments are compared automatically with a database of journal articles, web articles, the internet and previously submitted papers. The instructor receives a report showing exactly how a student’s paper was plagiarized.  
**NOTE:** An institution may not release a paper to a plagiarism detection software without the student’s prior consent unless all personally identifiable information has been removed, such as a student’s name, social security number, student number, etc.. Note that a paper/essay is considered an educational record and an institution may not ask a student to waive their rights under FERPA for the purpose of submitting papers to a plagiarism detection software. For more information about Plagiarism and SafeAssign, visit: Plagiarism tutorial: [http://www.cte.usf.edu/plagiarism/plag.html](http://www.cte.usf.edu/plagiarism/plag.html)  
| Cheating Statement:       | The USF College of Public Health expects students to maintain academic honesty in all courses. By virtue of being registered in an public health course, students agree to refrain from cheating. If cheating in any form (academic dishonesty) is detected, appropriate action will be taken. (Refer to USF Academic Dishonesty Policy). Undergraduate: [http://www.ugs.usf.edu/pdf/cat1011/2010-2011DRAFT.pdf#page=61](http://www.ugs.usf.edu/pdf/cat1011/2010-2011DRAFT.pdf#page=61)  
| Special Accommodations:   | Students in need of academic accommodations for a disability may consult with the office of Services for Students with Disabilities to arrange appropriate |
accommodations. Students are required to give reasonable notice (typically 5 working days) prior to requesting an accommodation.
Students with Disabilities Services: [http://www.sds.usf.edu/](http://www.sds.usf.edu/)
Students: [http://www.sds.usf.edu/students.asp](http://www.sds.usf.edu/students.asp)
Faculty: [http://www.sds.usf.edu/faculty.asp](http://www.sds.usf.edu/faculty.asp)

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<td>Emergency Preparedness:</td>
<td>In the event of an emergency, it may be necessary for USF to suspend normal operations. During this time, USF may opt to continue delivery of instruction through methods that include but are not limited to: Blackboard, Elluminate, Skype, and email messaging and/or an alternate schedule. It’s the responsibility of the student to monitor Blackboard site for each class for course specific communication, and the main USF, College, and department websites, emails, and MoBull messages for important general information.</td>
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Student assistance is provided by Division of Student Affairs, Office of the Student Ombudsman. [http://www.sa.usf.edu/ombudsman](http://www.sa.usf.edu/ombudsman) |

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<th>RESOURCES FOR STUDENTS</th>
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| Library Resources:                 | USF Library Resources and Services: [http://www.lib.usf.edu/](http://www.lib.usf.edu/)
Shimberg Health Sciences Library:  | [http://health.usf.edu/library/](http://health.usf.edu/library/)
Shimberg Health Sciences Library Tutorials:  | [http://library.hsc.usf.edu/](http://library.hsc.usf.edu/) (follow links under ‘Instructional Services’ section) |
| Creating Citations & Using Refworks: | [http://guides.lib.usf.edu/CitingSources](http://guides.lib.usf.edu/CitingSources)                                                                 |
| Plagiarism & Safe Assign:          | See Academic Dishonesty/Plagiarism Section                                                                                     |
| USF Email Accounts:                | [http://health.usf.edu/publichealth/eta/pdf/MyUSF_Email.pdf](http://health.usf.edu/publichealth/eta/pdf/MyUSF_Email.pdf)       |
| Blackboard Tutorials:              | [http://media.c21te.usf.edu/bbstudents.html](http://media.c21te.usf.edu/bbstudents.html)                                      |
| Illuminate Live Tutorials (online courses): | [http://media.c21te.usf.edu/illuminatestudents.html](http://media.c21te.usf.edu/illuminatestudents.html)                  |