

# PUBH A210: NAVIGATING THE U.S. HEALTH CARE SYSTEM, HEALTH INSURANCE, PUBLIC ASSISTANCE, AND BENEFITS PROGRAMS

Item	Value
Curriculum Committee Approval Date	10/16/2024
Top Code	083700 - Health Education
Units	3 Total Units
Hours	54 Total Hours (Lecture Hours 54)
Total Outside of Class Hours	0
Course Credit Status	Credit: Degree Applicable (D)
Material Fee	No
Basic Skills	Not Basic Skills (N)
Repeatable	No
Open Entry/Open Exit	No
Grading Policy	Standard Letter (S), • Pass/No Pass (B)

## Course 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. Enrollment Limitation: INHL A210; students who complete PUBH A210 may not enroll in or receive credit for INHL A210. Transfer Credit: CSU. C-ID: PH 110.C-ID: PH 110.

## Course Level Student Learning Outcome(s)

1. Explain the U.S. healthcare system, including the healthcare workforce and types of health care institutions.
2. Explain the options for access to medical care via a variety of health insurance options, including governmental and private coverage.
3. Develop navigation strategies to provide efficient access to medical care services and resources.

## Course Objectives

- 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.

## Lecture Content

U.S. Healthcare System/Healthcare Delivery History of the U.S. healthcare system Milestones in medicine and medical education Milestones in hospitals and health care system Milestones in public health Milestones in U.S. health insurance system Overview of Current U.S. healthcare system Major stakeholders Stakeholder s environment Healthcare statistics Government s role in healthcare - U.S. government agencies U.S. Department of Health and Human Services National Institutes of Health U.S. Food and Drug Administration Centers for Medicare and Medicaid Services Others Types of health care institutions Inpatient Services Hospitals Skilled nursing and rehabilitation Treatment centers Outpatient Services Other services Home health Hospice Other Healthcare Workforce Types of health care providers, including allied health professionals Educational and licensure Scope of practice Healthcare Law Basic Concepts The legal relationship between provider and consumer Healthcare legislation Informed consent Patient Bill of Rights Healthcare fraud Employment-related legislation Healthcare Ethics Basic concepts Healthcare code of ethics Decision model for healthcare dilemmas Ethics in public health Ethics in research Bioethical issues Mental Health Services Background of mental health services Family and caregivers Mental health in special populations Mental health and culture, race, ethnicity, gender, and homelessness Long-term care services History of long-term care Populations in need of long-term care Types of long-term care services Payment for long-term care services Medicare Medical Combination/Other Coverage for home health care

and community-based care Severely disabled children End of life care and decision making Medical power of attorney Living wills Navigating Health Insurance, Public Assistance, and Benefit Programs Basic health insurance/health care financing principles and terminology Terms premium/deductible co-payment in network/out-of-network covered service preferred provider organization point of service Accountable Care Organization cost sharing medical-loss ratio portability tax implications Processes and principles Types of health insurance Medicaid Medicare and Medigap Part A, B, C, and D Challenges in coverage Private Insurance Employment-based Exchanges Uninsured and underinsured Implications Impact on access and quality of health care Limited legal rights to health care, Other sources of payment for health services Patient Protection and Affordable Care Act (ACA) Principles Laws/regulations specific to states ACA essential services and coverage decisions Navigating the Healthcare Marketplace Exchanges National exchanges Local exchange Subsidies and medal levels Market and social justice philosophies Impact on health insurance and access to health care services International comparisons Advantages and disadvantages of the U.S. healthcare system Social Determinants of Health Screening Tools ([https://www.aafp.org/fpm/2018/0500/p7.html?cmpid=em\\_FPM\\_20180516](https://www.aafp.org/fpm/2018/0500/p7.html?cmpid=em_FPM_20180516)) General Health Begins - Upstream Risks Screening Tool Protocol for Responding to and Assessing Patients' Assets, Risks, and Experiences (PRAPARE) Health-Related Social Needs (AHC-HRSN) Food Insecurity Hunger Vital Sign US Department of Agriculture US Household Food Security Survey Housing Instability Columbia Department of Health Human Services Temporary Assistance for Needy Families Comprehensive Assessment Housing Domain National Center on Homelessness Among Veterans Homelessness Screening Clinical Reminder Interpersonal Safety Hurt, Insulted, Threatened With Harm and Screamed Domestic Violence Screening Tool Women Abuse Screening Tool Short Form Partner Violence Screen Local, State, and Federal Public Assistance and Disability Programs TANF (Temporary Aid to Needy Families) Basic rules for eligibility Goals and limitations of the program SSI (Supplemental Security Income) Basic rules for eligibility Goals and limitations of the program Disability programs like SSDI (Social Security Disability Insurance) Basic rules for eligibility Goals and limitations of the program Local/county resources Governmental organization Nongovernmental organization (NGO) Community and faith-based resources Examination of similarities and differences in insurance programs Analysis of program and populations served Recipient rights and advocacy Ethical and professional considerations

## Lab Content

Basic health insurance/health care financing principles and terminology premium/deductible co-payment in network/out-of-network covered service preferred provider organization point of service Accountable Care Organization cost sharing medical-loss ratio portability tax implications Healthcare Marketplace Exchanges - Healthcare.gov; CoveredCA Medal levels Subsidies Insurance administration paperwork/computer application Filing claims Options for payment and non-payment Where to go for help Information Technology in Healthcare History Electronic Health Records Patient portals Other applications Applied Health Information Technology Navigating the Healthcare Marketplace Exchanges National exchanges local exchanges subsidies and medal levels Insurance administration paperwork/computer application Filing claims Patient rights and responsibilities under health insurance Options for payment and non-payment Where to go for help

## Method(s) of Instruction

- Lecture (02)
- DE Live Online Lecture (02S)
- DE Online Lecture (02X)

## Instructional Techniques

Instruction will be delivered via lecture, video, class discussion, class projects, and demonstration of navigating healthcare websites and health exchanges.

## Reading Assignments

Students will spend time reading from their textbook and instructor-provided handouts. (1 hour/week)

## Writing Assignments

Written assignments related to case-studies, website explorations, and evaluating insurance coverage provided by a variety of insurance policies. (1 hour/week)

## Out-of-class Assignments

Students will spend time outside of class reading their textbooks and completing assignments related to case-studies, website explorations, and evaluating insurance coverage provided by a variety of insurance policies. (2 hours/week)

## Demonstration of Critical Thinking

Students will evaluate insurance policies and determine the best coverage for individuals based on their situation.

## Required Writing, Problem Solving, Skills Demonstration

Students will be asked to solve access issues for patients who are uninsured or underinsured. Students will reflect and respond to case studies and scenarios related to health insurance and access to medical care.

## Eligible Disciplines

Counseling: Master's degree in counseling, rehabilitation counseling, clinical psychology, counseling psychology, guidance counseling, educational counseling, social work, or career development, marriage and family therapy, or marriage, family and child counseling, OR the equivalent. (NOTE: A bachelor's degree in one of the above listed degrees and a license as a Marriage and Family Therapist (MFT) is an alternative qualification for this discipline.) Master's degree required. Title 5, section 53410.1 Health: Master's degree in health science, health education, biology, nursing, physical education, kinesiology, exercise science, dietetics, or nutrition OR bachelor's degree in any of the above AND master's degree in public health, or any biological science OR the equivalent. Master's degree required. Health care ancillaries (medical assisting, hospice worker, home care aide...): Any bachelor's degree and two years of professional experience, or any associate degree and six years of professional experience. Health services director/ health services coordinator/ college nurse: Minimum qualifications for these faculty members specified in title 5, section 53411. Master's degree required. Title 5, section 53411. Nursing: Master's degree in nursing OR bachelor's degree in nursing AND master's degree in health education or health science OR the equivalent OR the minimum qualifications as set by the Board of Registered Nursing, whichever is higher. Master's degree required. Nursing science/clinical practice: Any bachelor's degree and two years of professional experience, or any associate degree and six years of professional experience. Nutritional science/dietetics: Master's

degree in nutrition, dietetics, or dietetics and food administration OR bachelor's degree in any of the above AND master's degree in chemistry, public health, or family and consumer studies/home economics OR the equivalent. (Note: A bachelor's degree in nutrition, dietetics, or dietetics and food administration, and certification as a registered dietician, is an alternative qualification for this discipline.) Master's degree required. Title 5, section 53410.1

### **Textbooks Resources**

1. Required Pozen, A., Stimpson, J. P. . Navigating Health Insurance, ed. Burlington, MA: Bartlett and Jones Learning, 2017  
2. Required Howe, D. L., Dozier, A. L., Dickenson, S. O.. Navigating Health Insurance, ed, ed. Burlington, MA : Bartlett and Jones Learning, 2021