

SILA - Health Insurance, Disability, Medicare and ACA

Word count = 90,364 words = 15 CE Credits

Course Description: The world of Health Insurance has evolved into a complex industry with multiple touchpoints. This course explores the industry from a review of health basics to the incorporation of disability policies and the interaction of both with Medicare. Agents will conclude with an overview of how the Affordable Care Act has created the Health Insurance Marketplaces--some state and some federal.

Part 1 Health Insurance 101 (24,363 words)

Chapter 1 General Insurance

The World of Insurance; Types of Insurers-Insurance Companies or Carriers; Fundamentals of Insurers; Insurer Domicile and Admittance; Insurer Management and Distribution; Production Agencies and Insurance Producers; Federal Regulations; Risk and Risk Management; Insurance Concepts; Contracts; Insurer Underwriting; Review Questions

Chapter 2 Health Basics

General Definitions; Principal Types of Losses and Benefits; Classes of Disability Policies; Producer Responsibilities in Individual Insurance; Individual Underwriting; Replacement Considerations; Review Questions

Chapter 3 Providers, Policies, and Provisions

General Definitions; Types of Health Insurance Providers (Issuers); Comparison of Plan Benefits; Preferred Provider Organizations (PPOs); Point of Service (POS); Exclusive Provider Organization (EPO); Basic Health Insurance Policy; Major Medical Expense Insurance and Terminology; Medical Expense Benefits and Provisions; Additional Health Insurance Benefits; Limited Policies; Common Exclusions from Coverage; Review Questions

RQ Answers and Rationales

Part 2 The Affordable Care Act (24,785 words)

Chapter 4 The Affordable Care Act

The Affordable Care Act- Overview; ACA Vocabulary, ACA's Major Changes; Employer Groups; Review Questions

Chapter 5 Marketplace Health Plans, Groups, and Eligibility

Qualified Health Plans (QHP) Basics; Enrollment Guidelines; Consumer Questions; Marketplace Eligibility; Options for Individuals, Families, and Businesses; Review Questions

Chapter 6 Outreach and Education

Underserved and Vulnerable Populations; Identifying Establishing Consumer Needs for Coverage; Review Questions

Chapter 7 Privacy and Security Standards

Introduction; HIPAA; GLBA; COBRA; Review Questions

RQ Answers and Rationales

Part 3: Disability Insurance (10,199 words)

Chapter 8 Defining Disability

Social Security; The Social Security Disability Income (SSDI) Eligibility Process; Occupation Ratings; Contract Language – Levels of Disability; Review Questions

Chapter 9 DI Insurance Policy Benefit Provisions

When Does Coverage Begin?; When Does Coverage End?; Policy Definitions in Determining a Claim; Other Policy Provisions; Additional Disability Policy Benefits and Riders; Review Questions

RQ Answers and Rationales

Part 4: Medicare Basics (31,017 words)

Chapter 10 Medicare Definitions, Coverage Choices, Eligibility, and Enrollment

What is Medicare?; Medicare, Parts A, B, C and D: an Overview; Coordinating Medicare With Other Coverage; Eligibility for Medicare; Medicare Part A and Part B Enrollment; Review Questions

Chapter 11 Medicare Part A

Part A: Hospital Insurance – Inpatient—Medicare Covered Services; Medicare Benefit Period Limitations; Medically Necessary Services and Supplies; Skilled Nursing Facility Services; Skilled Rehabilitative Care; At Home Services; Hospice Care; Reasonable and Necessary; Review Questions

Chapter 12 Medicare Part B

Part B and COBRA Coverage; Part B and Group Health Plan Coverage; Medicare Part B Monthly Premiums; Medicare Part B Covers “Medically Necessary” Services; Other Items Covered by Part B; Medicare Part B—Covered Preventive Services; Other Services and Items Covered by Medicare Part B; What is Not Covered by Medicare Part A or Part B; How Bills are Paid if the Subscriber has Other Health Insurance; “Assignment” and Why it is Important in Keeping Costs in Check; Resource-Based Relative Value Scale (RBRVS); Private Contracts with Physicians/Practitioners; Review Questions

Chapter 13 Medicare Advantage Plans – Part C

Medicare Advantage Plan Choices; Important Facts about Medicare Advantage Plans; Joining and Leaving a Medicare Advantage Plan; The Medicare Modernization Act of 2010/2011 (MMA); Categories of Medicare Advantage Plans; Other Medicare Health Plans; How Do Medicare Advantage Plans Work?; Review Questions

Chapter 14 Medicare Part D

Enrollment; Prescription Drug Plan Part D Coverage; Medicare Part D and Other Coverages; What Costs are Incurred with Medicare Rx Drug Part D Plans?; Part D Late Enrollment Penalty; Medicare Drug Plan Appeals; Review Questions

Chapter 15 Medicare Supplements

What is a Medicare Supplement Policy?; Standardized Medicare Supplement Plans/Benefits AFTER June 1, 2010; Medicare Supplement Benefits; Medicare Supplement (Medigap) Policies Do Not Cover;; Types of Coverage that are NOT Medicare Supplement Policies; Important Facts Related to the Sale and Purchase of Medicare Supplement Policies; The Best Time to Buy a Medicare Supplement Policy; Comparing Medicare Supplement Costs; 30-Day Free Look; How Medigap Helps Pay Medicare Part B Claims; Consumer Protection Tips; Review Questions

RQ Answers and Rationales