

Health Insurance Law

Course Description

This course looks at the complex regulatory framework of Health Insurance, the primary driver of the healthcare industry which accounts for almost one fifth of the American economy. The course covers the different types of health insurance plans, policy terms and provisions, and the processes of health insurance claims and denials.

Course Learning Outcomes

At the completion of this course, students will be able to:

- Define health insurance and describe the types of health insurance plans;
- Identify and describe standard policy terms and provisions of health insurance plans;
- Analyze the scope of health insurance coverage, including policy exclusions and determine whether certain diseases or treatments are covered or excluded by a policy;
- Describe the federal and state laws that regulate the health insurance industry;
- Explain how pre-existing conditions are treated in the health insurance landscape;
- Define rescission of a health insurance policy and describe what a person can do to fight against "improper" rescission.

Final Exam

Grades and credit recommendations are based solely on a final exam. When students are ready to take the final exam, they should register for a LawShelf account (or simply log in, for those with existing accounts). Go to the video-course page and click "Take the Final Exam" and pay the exam fee, where applicable. Students will be given instructions on how to take the exam. All exams are proctored by the Voice Proctor® proctoring system. An overview of the system is <u>provided here</u> and it requires no training or learning curve. Grades of 70% or above are considered passing grades and qualify for recommended transfer credit.

The final exam is based on the video course modules. Additional resources detailed in this syllabus are helpful for background and for building greater understanding of the course materials. Inquiries can be made through the LawShelf Contact form on our website by clicking the "email us" button that appears at the bottom of most LawShelf pages. Transcripts can be ordered via Parchment, as detailed on our website

Case Studies

Many LawShelf video courses include case studies. These do not necessarily teach new material but are meant to demonstrate how the materials covered in the course are applied by various courts. Concepts covered in the case studies are covered on the final exam, so make sure to watch the case studies before taking the exam. However, it is unnecessary to memorize the facts and details of the cases covered in these case studies.

Self-Quizzes

Video-course modules and case studies feature self-quizzes that consist of practice questions on the materials covered in the videos. These questions are presented for the benefit of the student and are important to review before taking the final exam because they are similar in style and substance to the questions on the final exam. These quizzes are not graded or monitored and there is no record of how students answer these questions. Students may answer these questions as many times as they like and are encouraged to keep re-taking the quizzes until they have mastered all the questions.

Study Guide

Introductory Videos

These videos provide background to help students better understand the main parts of the course, which are the video-course modules below.

Can Government Mandate the COVID Vaccination?

https://lawshelf.com/blogentryview/can-government-mandate-the-covid-vaccination

Federal Judge in Texas Strikes Down "Obamacare"

https://lawshelf.com/blogentryview/federal-judge-in-texas-strikes-down-obamacare

Courseware Reading

These courseware readings provide background to help students better understand the main parts of the course, which are the video-course modules below.

Health Insurance, a Primer

https://fas.org/sgp/crs/misc/RL32237.pdf

Video Course Modules

These videos constitute the <u>main part of the course</u> and are they sources of the questions on the final exam.

Health Insurance Law Course Overview Video

https://lawshelf.com/videocoursescontentview/health-insurance-law

Introduction to Health Insurance Policies- Module 1 of 5

 $\underline{https://lawshelf.com/videocoursesmoduleview/introduction-to-health-insurance-policies-module-1-of-5}$

Health Insurance Coverage - Module 2 of 5

https://lawshelf.com/videocoursesmoduleview/health-insurance-coverage-module-2-of-5

Pre-existing Conditions, Bad Faith, and Health Insurance Portability - Module 3 of 5 https://lawshelf.com/videocoursesmoduleview/pre-existing-conditions-bad-faith-and-health-insurance-portability-module-3-of-5

Health Insurance Claims and Denials - Module 4 of 5

 $\underline{https://lawshelf.com/videocoursesmoduleview/health-insurance-claims-and-denials-module-4-of-5}$

Special Topics in Health Insurance - Module 5 of 5

 $\underline{https://lawshelf.com/videocoursesmoduleview/special-topics-in-health-insurance-module-5-} \underline{of\text{-}5}$

Supplemental Suggested Readings

These materials enable students to achieve a deeper understanding of the course materials and in applying the course to real-life situations.

Health Insurance Rights & Protections, <u>Healthcare.gov</u> https://www.healthcare.gov/health-care-law-protections/

Countering Misinformation in the Health Care System: The Case for Stricter Regulations Within Health Insurance Provider Directories, Cardozo Law Review
Cardozo Law Review
Cardozo Law Review
Cardozo Law Review