



COURSE OUTLINE

<u>OST102</u>	<u>Introduction to Medical Insurance and Billing</u>	<u>3</u>
Course Number	Course Title	Credits
<u>3 hours 15 weeks</u>	<u>None</u>	<u>Fall, 2009</u>
Hours: Lecture	Co- or Pre-requisite	sem/year

Catalog description:

This course covers health insurance claim processing as well as the medical billing cycle. Includes all aspects of medical insurance, including plan options, carrier requirements, state and federal regulations, abstracting relevant information from source documents, and accurate completion of claim forms.

Revised Course Course is revised due to new edition

Required texts/other materials:

Text: Understanding Health Insurance: A Guide to Billing and Reimbursement
Author: JoAnn Rowell & Michelle Green
Edition: 9th
Cengage Publishing Company

Workbook to Accompany Understanding Health Insurance: A Guide to Billing and Reimbursement

Revision date: August, 2009

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Information resources: The primary information resources that support the course are the textbook and the workbook. Students will go to various websites as the information needed pertains to a particular chapter. In addition, the software Medisoft will be used at the discretion of the instructor.

Other learning resources: A CD called containing the software SIMClaim is included with the textbook. Students will use this to software to simulate practice on medical claim forms.

Course Competencies/Goals:

The student will be able to:

1. Define the meaning of health insurance.
2. Discuss the history of health care reimbursement
3. Describe the responsibilities of health insurance specialists.
4. Explain the difference between Managed care and traditional insurance.
5. Maintain insurance claim files.
6. Demonstrate understanding of claim instructions by completing various forms and being familiar with the process
7. Understand the legal aspects of the medical office.
8. Understand and identify the differences between Blue Cross and Blue Shield, Medicare, and Medicaid insurance plans.
9. Explain the HCPCS levels.
10. Explain and define the CMS reimbursement system.
11. Demonstrate understanding of CPT and ICD-9 coding system.
12. Discuss and explain the CMS-1500 claim instructions.
13. Apply knowledge learned from worker's compensation programs to various cases.

Course-specific General Education Knowledge Goals and Core Skills

General Education Knowledge Goals

Goal 1. Communication. Students will communicate effectively in both speech and writing.

Goal 2. Mathematics. Students will use appropriate mathematical and statistical concepts and operations to interpret data and to solve problems.

Goal 3. Technology. Students will use computer systems or other appropriate forms of technology to achieve educational and personal goals

Goal 4. Social Science. Students will use social science theories and concepts to analyze human behavior and social and political institutions and to act as responsible citizens.

Goal 5. History. Students will understand historical events and movements in World, Western, non-Western or American societies and assess their subsequent significance.

Goal 6. Ethical Reasoning and Action. Students will understand ethical issues and situations.

MCCC Core Skills

Goal A. Written and Oral Communication in English. Students will communicate effectively in speech and writing.

Goal B. Critical Thinking and Problem-solving. Students will use critical thinking and problem solving skills in analyzing information.

Goal C. Ethical Decision-Making. Students will recognize, analyze and assess ethical issues and situation.

Goal D. Information Literacy. Students will recognize when information is needed and have the knowledge and skills to locate, evaluate, and effectively use information for college level work.

Goal E. Computer Literacy. Students will use computers to access, analyze or present information, solve problems, and communicate with others.

Units of study in detail.

Unit I Health Insurance and the Health Insurance Specialist

The student will be able to...

- State the difference between medical care and health care. **(Course Comp. 1; Gen Ed Goal 1)**
- Discuss the history of health care reimbursement from 1860 to the present. **(Course Comp. 2; Gen Ed Goal 5; Core Skill A)**
- Describe the responsibilities of health insurance specialists. **(Course Comp. 3; Gen Ed Goal 1; Core Skill A)**

Unit II Managed Care Health

The student will be able to...

- Compare managed care with traditional health care insurance. **(Course Comp. 4; Gen Ed Goal 1; Core Skill A, B)**
- Differentiate between the two organizations that accredit managed care organizations. **(Course Comp. 4; Gen Ed Goal 1; Core Skill A, B)**
- Describe six managed care models, and provide details about each. **(Course Comp. 4; Gen Ed Goal 1; Core Skill A, B)**

Unit III Insurance Claims

The student will be able to...

- Discuss the life cycle of an insurance claim. **(Course Comp. 5; Gen Ed. Goal 1; Core Skills A, B)**
- Detail the processing of a claim by an insurance company **(Course Comp. 5; Gen Ed. Goal 1; Core Skills A, B, D)**
- Maintain a medical practice's insurance claim files. **(Course Comp. 5; Gen Ed. Goal 1, 3; Core Skills A, B, D, E)**

Unit IV Legal and Regulatory Considerations in the Medical Office

The student will be able to...

- Provide examples of a statute, regulation, and case law. **(Course Comp. 7; Gen Ed Goal 1; Core Skills, A, B, D)**
- Give examples of breaches of confidentiality. **(Course Comp. 7; Gen Ed Goal 1, 7; Core Skills A, B, C)**

Unit V HCPCS Coding System

The student will be able to...

- Describe the three HCPCS levels. **(Course Comp. 9; Gen Ed Goal 1; Core Skills A)**
- State the characteristics of the HCPCS level II coding system. **(Course Comp. 9; Gen Ed Goal 1; Core Skills A, B, D)**
- Clarify situations in which both HCPCS level I and II codes are assigned. **(Course Comp. 9; Gen Ed Goal 1; Core Skills A, B, D)**

Unit VI CMS Reimbursement Issues

The student will be able to...

- Explain the historical development of CMS reimbursement systems. **(Course Comp. 10; Gen Ed Goal 1, 5; Core Skills A, D)**
- List and define each CMS payment system. **(Course Comp. 10; Gen Ed Goal 1, 5; Core Skills A, D)**

Unit VII Coding for Medical Necessity

The student will be able to...

- Select and code diagnoses and procedures from case studies and sample records. **(Course Comp. 11; Gen Ed Goal 1, 3; Core Skills A, B, D, E)**
- Determine from case scenarios when not to assign codes. **(Course Comp. 11; Gen Ed Goal 1, 3; Core Skills A, B, D, E)**

Unit VIII Essential CMS-1500 Claim Instructions

The student will be able to...

- Discuss billing guidelines for different case scenarios. **(Course Comp. 12; Gen Ed. Goals 1; Core Skills A, B, D)**
- Discuss reporting guidelines and restrictions covering selected claim items. **(Course Comp. 12; Gen Ed. Goals 1; Core Skills A, B, D)**
- State the processing steps that must occur before a completed claim can be submitted to the payer. **(Course Comp. 12; Gen Ed. Goals 1; Core Skills A, B, D)**

Unit IX Blue Cross and Blue Shield Plans, Medicare, and Medicaid

The student will be able to...

- List four features that BCBS plans differ from other commercial plans. **(Course Comp. 8; Gen Ed. Goals 1; Core Skills A, B, D)**
- Describe the features of BCBS basic benefits. **(Course Comp. 8; Gen Ed. Goals 1; Core Skills A, B, D)**
- Describe the different coverages under Medicare. **(Course Comp. 8; Gen Ed. Goals 1; Core Skills A, B, D)**
- List Medicaid federal guidelines. **(Course Comp. 8; Gen Ed. Goals 1; Core Skills A, B, D)**

Unit X Worker's Compensation

The student will be able to...

- List the categories of workers covered by the federal compensation program. **(Course Comp. 13; Gen Ed. Goals 1; Core Skills A, D)**
- List and describe the types of worker's compensation available at the state and federal level. **(Course Comp. 13; Gen Ed. Goals 1; Core Skills A, D)**
- Describe correct billing procedures for workers' compensation cases. **(Course Comp. 13; Gen Ed. Goals 1; Core Skills A, D)**

Evaluation of student learning: Workbook Exercises are assigned along with several quizzes and tests on concepts in each chapter.

Academic Integrity Statement:*

Mercer County Community College is committed to Academic Integrity – the honest, fair and continuing pursuit of knowledge, free from fraud or deception. This implies that students are expected to be responsible for their own work, and that faculty and academic support services staff members will take reasonable precautions to prevent the opportunity for academic dishonesty.

The college recognizes the following general categories of violations of Academic Integrity, with representative examples of each. Academic Integrity is violated whenever a student:

A. Uses or obtains unauthorized assistance in any academic work.

- copying from another student's exam.
- using notes, books, electronic devices or other aids of any kind during an exam when prohibited.
- stealing an exam or possessing a stolen copy of an exam.

B. Gives fraudulent assistance to another student.

- completing a graded academic activity or taking an exam for someone else.
- giving answers to or sharing answers with another student before, during or after an exam or other graded academic activity.
- sharing answers during an exam by using a system of signals.

C. Knowingly represents the work of others as his/her own, or represents previously completed academic work as current.

- submitting a paper or other academic work for credit which includes words, ideas, data or creative work of others without acknowledging the source.
- using another author's words without enclosing them in quotation marks, without paraphrasing them or without citing the source appropriately.
- presenting another individual's work as one's own.
- submitting the same paper or academic assignment to another class without the permission of the instructor.
- falsifying bibliographic entries.
- submitting any academic assignment which contains falsified or fabricated data or results.

D. Inappropriately or unethically uses technological means to gain academic advantage.

- inappropriately or unethically acquiring material via the Internet or by any other means.
- using any electronic or hidden devices for communication during an exam. Each instructor and academic support service area is authorized to establish specific guidelines consistent with this policy.

*For more information on Academic Integrity, please refer to the student handbook.