Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Hour: \_\_\_\_\_\_\_\_\_\_\_\_

**Health Insurance WebQuest**

Directions: Using a variety of web sources you will uncover more knowledge regarding health insurance coverage options. As you read through this assignment it will prompt you to visit specific web pages to answer the questions that follow. All website links are available on the class website. If you are having trouble understanding what the question is asking, or having trouble finding the information on the selected webpage, please ask Ms. Garrett for help. Good luck!

Use the [National Association of Insurance Commissioners Website Link](http://www.naic.org/documents/consumer_alert_health_insurance_open_enrollment.htm), answer questions 1 and 2.

1. What is open enrollment? When does open enrollment occur? Do any exceptions apply to open enrollment policies, if so what are they?

1. The NAIC offers a list of recommendations to consider before making a choice in your health coverage. Review this list and select one recommendation you think is particularly important. What is the recommendation and why do you think it is important to consider before making a selection in health coverage?

Use the [US Department of Labor Website Link](http://www.dol.gov/whd/fmla/) to answer questions 3 & 4.

1. Explain what the Family and Medical Leave Act provides employees.

1. The webpage offers several specific entitlements the act provides eligible employees. Review this list, select one entitlement you find particularly important. What is the entitlement and why do you think it is important that employees are afforded this right?

Health care can be broken down into two large categories: preventive and diagnostic care. Each individual insurance plan will have their own definitions of what is considered preventative care and what is considered diagnostic care. Use the [Priority Health website](http://www.priorityhealth.com/member/health-wellness/preventive-care/guidelines/preventive-vs-diagnostic-care) to answer questions 5 & 6 regarding preventative and diagnostic care.

1. What preventive care is? List an example of preventative care.
2. What is diagnostic care? Explain how a service can go from preventive to diagnostic.

 Use the [Healthcare Reform Magazine Article,](http://www.healthcarereformmagazine.com/article/inpatient-vs-outpatient-observation-hospital-status.html) to answer questions 7-9 about inpatient vs. outpatient services.

1. How do healthcare providers determine whether a patient’s status is “inpatient”?
2. What is meant by outpatient status? Provide an example of an outpatient service.
3. Why is it important to understand whether or not a service is considered inpatient or outpatient?

As we have discussed in class HMOs and PPOs rely on “networks” to provide health care for their members. Read the [TLC’s article on Provider Networks](http://tlc.howstuffworks.com/family/provider-network.htm) and answer question 10.

1. What factors does a health insurance company take into account when determining what hospitals/doctors/healthcare providers it contracts for its network?

 Now that you have a better understanding of open enrollment, rights provided by the Family and Medical Leave Act, differentiating between inpatient and outpatient services and insurance networks, it’s time to look at a specific employer, the Ann Arbor Public School system! Use [the AAEA Fringe Benefits Page](http://www.a2schools.org/hrs.home/files/aaea_fringe_benefits_13_-14.pdf) to answer questions 11 – 16.

1. What are annual cost of the insurance premiums, paid by the employee, for the following plans:
* **Priority Health HMO: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
* **Blue Care Network: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
* **MESSA Super Care 1: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
* **MESSA Choices II PPO: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
1. Do AAEA members pay a higher insurance premium to cover their spouse? If so, how much? Do they pay more to cover their full family? If so, how much?
2. How much money would AAPS pay in premium costs for a single employee, with no spouse or dependents, for health, dental, and vision coverage under the Priority Health HMO in one month? How much in one year?

1. How much money would AAPS pay in premium costs for a full family, including dental and vision coverage, under the MESSA Super Care 1 plan in one month? How much in one year?

1. What are optional insurances available for purchase to AAEA members?

1. What two conditions must employees meet in order to be eligible for family or medical leave?

 Now that we have a taken a look at the overview of fringe benefits provided by the AAPS, it’s time to look at differences between specific plans. Use the [AAEA Insurance Plans Comparison Chart](http://www.aaps.k12.mi.us/hrs.home/files/2013-14_revaaea_comparison_of_health_.xls.pdf) to answer questions 17 – 25.

1. Which plan offers the most choices of hospitals policyholders can choose from? How many can they choose from?

1. Which plans require referrals for policyholders to see specialists?

1. HDo any plans limit the number of days a policyholder can be considered an “inpatient”? If so, which plan(s)?

1. Which plan do you think is best for someone who needs chiropractic care? Why?
2. Which plan do you think is best in regards to physical therapy? Why?

1. Mental health should be considered just as important as physical health. Review the information in the Mental Health, Chemical Dependency & Substance Abuse portion of the chart. Which plan do you think is best for these services? Why?

1. There are a variety of physician services that the MESSA Choices II PPO plan will not cover if the care is received out of network. List three of these services.
2. Sometimes policyholders will need extended care outside of their hospital stay. Reviewing the “Other Services” portion of the chart which plan do you feel is best for people requiring some form of nursing/home health care? Why?

1. An important part of insurance policies is being able to provide protection for your dependents. Are there any differences in how long these plans will cover policyholder dependents? If so, what are they?