**1.03 Healthcare Agency Research Name** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Handout Date** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Directions:** Select a topic from the list below. Each student will select a different type of healthcare agency. Develop a poster representing the agency that you choose. You may develop your poster using **Virtual poster** atedu.glogster.com. You will have two days to prepare this presentation. You will have three minutes to present your findings to the class.

**Information to include in your presentation:**

* services provided
* healthcare professionals employed by the agency
* sources of finances for the agency
* three agencies in the community that provide similar services

**The following HOSA Competitive Events rubrics will be used to grade the poster and oral presentations of your research.**

* Extemporaneous Health Poster
* Extemporaneous Speaking

**Topics:**

1. Adult Day Care

2. Clinics (choose one)

Surgical Clinic

Emergency Care

Laboratory Services

Optical Center

Physical Therapy Clinic

Radiology Center

Rehabilitation Clinic

3. Dental Office

4. General Hospital

5. Government Hospital (choose one)

National Institutes of Health

Veterans Administration Hospital

6. Health Department

7. Home Health Agency

8. Hospice

9. Industrial Healthcare Center

10. Long Term Care Facility (choose one)

Adult Care Homes

Assisted Living Facility

Continuing Care Retirement Communities

Nursing Homes

11. Medical Office

12. Mental Health

13. Rehabilitation Center (in-patient)

14. Specialty Hospital

15. University or College Medical Center

16. University or College Student Health Center

**1.03 Health Conditions Scenarios Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Handout Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Directions: Determine the most appropriate agency (agencies) for the care of each patient’s condition(s) and why. List your answers in the space provided.

1. An elderly woman is leaving the hospital following a long hospital treatment and recovery from a CVA. She has left hemiparesis. Prior to her hospitalization, she lived alone. What services for continued care will she need after her hospital discharge? What agency (agencies) will best provide the care she needs?

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1. A 16 year old male suffered a knee injury during a high school football game. He was first treated by the Certified Athletic Trainer. He was transported to the hospital and was seen in the Emergency Department. The next day he received an outpatient MRI. Surgery was completed the next week. He wore a knee brace for six weeks. What services might he need? What healthcare providers will care for him? What agency (agencies) will best provide the care he needs?

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1. A 5 year old female has cerebral palsy as a result of premature birth. She needs multiple rehabilitative services weekly. She wears bilateral ankle foot orthotics. She receives specialized education services. Because of her multiple medical problems, she requires the services of many medical specialists. What services for continued care will she need? What agency (agencies) will best provide the care she needs?

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1. A 36 year old woman has had neck pain for two weeks. What services for care does she need? What agency (agencies) will best provide the care she needs?

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1. Frank fell while putting shingles on the roof. He thinks he broke his leg. He is bleeding from his forehead and his left forearm. What services for care will he need? What agency (agencies) will best provide the care he needs?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**1.03 Key Terms Study Guide:**  **Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Healthcare Finances and Trends Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Handout**

|  |  |
| --- | --- |
| **Key Terms** | **Definitions** |
| co-insurance | the percentage of the bill for services that the policy holder must pay |
| co-payment (co-pay) | a specific amount paid by the patient for each medical service, such as $15.00 for each doctor visit or each prescription filled |
| deductible | amount the patient must pay before the insurance starts to pay for services |
| group plan | the insured and, usually, their employer share the amount of the premium |
| Health Maintenance Organization (HMO) | insurance method that focuses on prevention of disease, must see providers from an approved list |
| Indemnity Plan | traditional health insurance plan with freedom to visit physician of choice |
| individual plan | the insured pays the total amount of the premium |
| Medicaid | government payment of healthcare services for people with low income, children who qualify for services and people who are disabled or blind |
| Medicare | government payment for healthcare for patients over 65, any person with a disability that has received social security benefits for at least 2 years, or anyone with end stage renal disease |
| Medigap | a private insurance policy that pays the difference between the medical charge and the amount that Medicare pays |
| Out-of-Pocket | medical bill that is not covered by insurance and must be paid by the patient |
| Preferred Provider Organization (PPO) | group of healthcare providers that provide services to a specific group, often at a reduced rate |
| premium | the periodic amount paid to an insurance company for healthcare or prescription drugs |
| private Insurance | the insured pays a monthly premium for insurance plan |
| reimbursement | amount paid to patient toward the cost of healthcare services |
| TRICARE | military health plan that provides services for active duty personnel and their families, survivors of military personnel and retired military personnel and their families |
| Veterans Health Administration | provides healthcare services to anyone who served in the military |
| Worker’s Compensation | health insurance plan the pays for the healthcare of workers injured on the job |

**1.03 Key Terms Study Guide**  page 2

**Healthcare Finances and Trends**

**Handout**

|  |  |
| --- | --- |
| **Key Terms** | **Definitions** |
| cost containment | methods used to control the cost of healthcare |
| diagnostic related groups (DRGs) | system to classify diagnoses into similar groups and is used to determine the amount of Medicare payment to a healthcare provider |
| for-profit agency | facility that operates for a monetary profit |
| Government agency | agency sponsored by the government and supported by taxes |
| Health Information Management Systems (HIMS) | management of personal healthcare information by the healthcare agency |
| In-patient Care | services provided to a patient within a hospital |
| managed care | healthcare system designed to reduce cost of healthcare |
| Outpatient Care | services that do not require the patient to stay overnight in the hospital |
| preventative care | the focus is to promote good health and to prevent illness |
| telemedicine | healthcare services provided from a distant place |

**1.03 Government Healthcare Finances Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Handout Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Directions:** Record notes about healthcare private finances while viewing the PowerPoint presentation.

**Government Healthcare**

**Financing**

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**Medicare**

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**Medicaid**

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**TRICARE**

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**Medicare A**

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**Medicare B**

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**Medicare C**

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**Veterans Health**

**Administration**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Medicare D**

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**Medigap**

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**1.03 Private Healthcare Finances Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Handout Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Directions:** Record notes about healthcare private finances while viewing the PowerPoint presentation.

**Private Healthcare**

**Financing**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Private Insurance**

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**Insurance**

**Out-of-Pocket**

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**Worker’s**

**Compensation**

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**Health Maintenance**

**Organization (HMO)**

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**Preferred Provider**

**Organization (PPO)**

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**Indemnity Plan** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**1.03 Health Insurance Math Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Handout Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Directions:** Based on your knowledge of healthcare insurance, complete the following math problems. You may write your answers on this paper. Please show your work.

1. How much does the health insurance company pay if a person has a $4,000.00 hospital bill and a $500.00 deductible?
2. How much does the insurance company pay if the person has a $4,000.00 bill, a $500.00 deductible, and an 80/20 co-insurance?
3. John’s employer gave him a $2,250.00 bonus to buy optional medical, dental, and disability insurance. The total cost for the year of optional insurance is $2,868.00. Will you have a deficit or excess of flexible bonus money? What amount of money will be reimbursed or deducted from John’s bi-monthly paycheck?
4. How much does the health insurance pay if a person has a $7,800.00 hospital bill and a $1,500.00 deductible?
5. How much will the individual pay if the person has a $5,300.00 hospital bill, a $300.00 deductible and an 80/20 co-insurance?
6. Your employer gave you a $3,333.00 bonus to buy optional medical, dental, group life insurance, accidental death, and disability insurance. The total cost for the year of optional insurance is $2,868.00. Will you have a deficit or excess of flexible bonus money? What amount of money will be reimbursed or deducted from your monthly paycheck?

**1.03 Health Insurance Math Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**