

# Healthcare Insurance Simulation Game

## Rules of the game

There are 4 types of players: Insurance Company, Hospital, Private Clinic, and Citizen.

Players are randomly selected to fill all available positions.

Citizens, Hospital, Private Clinic, Insurance Co

The Insurance Company begins the game with a \$500,000 bank account. The hospital begins with 175,000. The Private Clinic begins with 100,000. The Citizens begin with an amount corresponding to their poverty level.

Citizens randomly choose an insurance option to begin the game, which represents their poverty level. Private Insurance holders will begin with \$3500, Short term care holders will begin with \$3000, Medicare holders will begin with \$1500, Medicaid holders will begin with \$950, and No insurance holders will begin with \$2000.

The classroom is then divided into designated areas of Hospital, Clinic, Insurance Co, and Citizen Neighborhood.

The Citizen will pay for **6 months** of insurance to the Insurance Co if coverage is required. The citizen will then get insurance cards issued by the Insurance Co.

The Citizens choose 1 Diagnosis card to represent their present health state. If there are 2 people under the family plan, 2 Diagnoses shall be chosen.

The Citizen will then take action according to the Diagnosis card drawn and seek medical treatment if necessary. The treatment facility will collect any money due at the time of the visit as required by the insurance plan.

Once treatment has concluded, the Hospital / Clinic will prepare and send a bill to the Insurance Co and the patient.

The Insurance Co will approve the adequate funds according to the insurance plan held by the Citizen/patient. The Insurance Co will send a check for the amount approved to the treatment facility that sent the bill along with a statement explaining the amount covered and the amount owed to the treatment facility after insurance.

The Citizen is required to pay the balance if any to the treatment facility.

The Treatment facility must deduct money for its staff salaries of \$1000/staff for each round completed.

The Citizen then chooses another Diagnosis card and follows the same steps to navigate through the healthcare system. If a citizen dies during the game, the assets are used to pay off any remaining medical bills and they can now help the Insurance Co process claims. Repeat the rounds as many times as the class allows. Allow for a debrief time following the game.

The Citizens will get a paycheck every round that is equal to ½ their starting amount.

**Insurance (4 different service models)****Bank account \$500,000**

- Each employee of the Insurance Co will be responsible for 1 of the available insurance plans.
- When the Citizen pays for 6 months of coverage, issue them an insurance card for their use.
- Processing the claims received and issuing appropriate checks to the treatment facilities.
- Monitor deductibles and Copay/Coinsurance
- Along with the check send an invoice to the treatment facility representing what was paid for and what balance is left to pay by the insuree.
- As a whole, the employees should also keep a running balance of the bank account for the Insurance Co.
- Please report any banking issues to the facilitator.

**Hospital (MD, RN, Staff, Accountant)****Bank account \$75,000**

- When Citizens come to the facility:
- Register the pt. (gather name and insurance info)
- Based on the diagnosis, choose treatment options that fit
- Record all treatments provided and bill accordingly
- Send a bill to the Insurance Co that represents the care received
- Settle any claims with either the Insurance Co or Citizen
- Pay employees \$1000 per round from the hospital account
- Keep a running account balance for the facility

**Clinic (MD, Staff/Accountant)****Bank account \$50,000**

- When Citizens come to the facility:
- Register the pt. (gather name and insurance info)
- Based on the diagnosis, choose treatment options that fit
- Record all treatments provided and bill accordingly
- Send a bill to the Insurance Co that represents the care received
- Settle any claims with either the Insurance Co or Citizen
- Pay employees \$1000 per round from the hospital account
- Keep a running account balance for the facility

**Citizens****Bank Account \$3,500, \$3,000, \$2000, \$1500, \$950**

- Pay for Insurance if required to carry insurance and receive your insurance card
- Choose 1 Diagnosis for every member on the plan
- Share the life Diagnosis card with the treatment facility so they know how to treat the Diagnosis
- Pay any copayment necessary per insurance plan
- Follow the instructions of the healthcare workers
- Settle balances with the appropriate party
- Once complete with 1 round, choose another life Diagnosis
- (if Healthy, please talk with the facilitator about healthy living choices you are following)

<p>Citizen 1 Age 50</p>	<p>Citizen 2 Age 70</p>
<p>Insurance: <b>Medicaid</b></p> <p>Premium: \$600 /yr</p> <p>Deductible: \$0</p> <p>Copay: \$3 / Treatment \$ 5 / Medication</p> <p>Insurance pays: Primary MD visit: 100% Specialty MD: 100%</p> <p>ER visit 85% Hospital Stay 90% Surgery 90%</p> <p>Tests: 100% Therapy/Rehab 100% Medication/Fluids 100%</p>	<p>Insurance: <b>Medicare A &amp; B</b></p> <p>A Inpt services B Outpt services</p> <p>Premium: \$ 1600/yr</p> <p>Deductible: \$1340 A &amp; \$185 B</p> <p>Copay: \$5 / Medication</p> <p>Primary MD visit: 80% Specialty MD: 80%</p> <p>ER visit 60% Hospital Stay 80% Surgery 70%</p> <p>Tests 60% Therapy/Rehab 90% Medication/Fluids 75%</p>

<p>Citizen 3 Age 40</p>	<p>Citizen 4 Age 35</p>
<p>Insurance: Employer Insurance (United HC)</p> <p>Premium: \$3400/yr</p> <p>Deductible: \$3000</p> <p>Copay: \$25 / Office visit \$35 / Specialist visit \$100 / ER visit \$ 5 / Medication</p> <p>Insurance pays: Primary MD visit: 100% Specialty MD: 80%</p> <p>ER visit 80% Hospital Stay 80% Surgery 80%</p> <p>Tests: 80% Therapy/Rehab 80% Medication/Fluids 100%</p>	<p>Insurance: Short Term Care (Capital Blue)</p> <p>Premium: \$ 2700/yr</p> <p>Deductible: \$6000</p> <p>Copay: \$25 / Office visit \$35 / Specialist visit \$100 / ER visit \$ 10 / Medication</p> <p>Insurance pays: Primary MD visit: 100% Specialty MD: 90%</p> <p>ER visit 85% Hospital Stay 80% Surgery 75%</p> <p>Tests: 90% Therapy/Rehab 90% Medication/Fluids 100%</p> <p>Lifetime Max: \$1 million</p>

Citizen 5  
Age 27

Insurance: No Insurance Coverage

Premium: 0

Deductible: 0

Copay: 0

Pt pays for all treatments on their own.

Citizen 3 Spouse  
Age 42

Insurance: Employer Insurance (United HC)

Premium: \$3400/yr Family \$6000/yr

Deductible: \$3000 Family \$6000

Copay: \$25 / Office visit  
\$35 / Specialist visit  
\$100 / ER visit  
\$ 5 / Medication

Insurance pays:

Primary MD visit: 100%

Specialty MD: 80%

ER visit 80%

Hospital Stay 80%

Surgery 80%

Tests: 80%

Therapy/Rehab 80%

Medication/Fluids 100%

<p>Insurance: Medicaid (ForwardHealth)</p> <p>MD visit: 100%      Specialty MD: 100%</p> <p>ER visit 85%      Hospital Stay 90%</p> <p>Surgery 90%</p> <p>Tests 60%</p> <p>Therapy/Rehab 100%</p> <p>Medication 80%</p> <p>Premium: \$600/yr</p> <p>Deductible: \$0</p> <p>Copay \$3/service \$5/ medication</p>	<p>Insurance: Medicare A &amp; B</p> <p>MD visit: 80%      Specialty MD: 90%</p> <p>ER visit 60%      Hospital Stay 80%</p> <p>Surgery 70%</p> <p>Tests 60%</p> <p>Therapy/Rehab 90%</p> <p>Medication 75%</p> <p>Premium: \$1600/yr</p> <p>Deductible: \$1340 A &amp; \$185 B</p> <p>Copay \$5/ medication</p>
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<p>Insurance: Employer Insurance (United HC)</p> <p>MD visit: 100%      Specialty MD: 80%</p> <p>ER visit 80%      Hospital Stay 80%</p> <p>Surgery 80%</p> <p>Tests 80%</p> <p>Therapy/Rehab 80%</p> <p>Medication 100%</p> <p>Premium: \$3400/yr Family: \$6000/yr</p> <p>Deductible: \$3000 Family: \$6000</p> <p>Copay \$25 / Office visit</p> <p>          \$35 / Specialist visit</p> <p>          \$100 / ER visit</p> <p>          \$ 5 / Medication</p>	<p>Insurance: Short Term Care (Capital Blue)</p> <p>MD visit: 100%      Specialty MD: 80%</p> <p>ER visit 85%      Hospital Stay 80%</p> <p>Surgery 75%</p> <p>Tests 90%</p> <p>Therapy/Rehab 90%</p> <p>Medication 100%</p> <p>Premium: \$2700/yr</p> <p>Deductible: \$6000</p> <p>Copay \$25 / Office visit</p> <p>          \$35 / Specialist visit</p> <p>          \$100 / ER visit</p> <p>          \$ 10 / Medication</p>
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**ForwardHealth Basic Plan**  
Wisconsin serving you

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ID No. 0000000000  
Ima Member

Copay  
3.00/Service



Customer  
Logo  
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Health Plan (80840) 911-87726-04  
Member ID: 123456789

Group Number: 123456

Member:  
EMPLOYEE SMITH  
Dependents  
SPOUSE SMITH  
CHILD1SMITH  
CHILD2SMITH  
CHILD3SMITH

Customer Name Line 1  
Customer Name Line 2  
Payer ID 87726

Office: \$25 Spec: \$35  
UrgCare: \$50 ER: \$100

*medco*  
Rx Bin: 610014  
Rx Grp: UHEALTH

Choice plus

DOI-0501

Underwritten by UnitedHealthcare Insurance Company



## MEDICARE HEALTH INSURANCE

Name/Nombre

**JOHN L SMITH**

Medicare Number/Número de Medicare

**1EG4-TE5-MK72**

Entitled to/Con derecho a

**HOSPITAL (PART A)**

**MEDICAL (PART B)**

Coverage starts/Cobertura empieza

**03-01-2016**

**03-01-2016**

# Capital BLUE

**MEMBER NAME**

**A** Preauthorization

**B** PPO

**J**

**ID # YWG80012345600**

**Group # 00123456**

Plan 361

**I**

Primary Care Provider information  
will appear here when applicable

Primary Care Physician

**C** \$25

Specialist Visit

\$35

**H**

RxBIN 004336

RxPCN ADV

Urgent Care

\$75

Emergency Room

\$100

RxGrp RXCAP

**G**

SimplySelect™ HRA

**F**

BlueCross Dental  
BlueCross Vision

**E**

VBB

**D**

PPO 

## Medical Diagnosis Reference Guide

<b>Diagnosis:</b>	<b>Possible Treatments:</b>
Abdominal Pain	Abdomen X-ray CT Abdomen US Abdomen Labs IV Fluids Pregnancy Test Anti-Nausea Meds
Annual Physical	Labs
Broken Ankle	Ankle X-ray Surgery Medication Outpatient Rehab F/U Cast Removal
Chest Pain	EKG Labs Chest X-ray CT Chest US Echocaridogram IV Fluids Meds
Child's High Fever	Labs Chest X-ray Strep Test Meds Antibiotics
Ear Infection	Labs Strep Test Meds Antibiotics
Flu Symptoms	Labs Flu test Chest X-ray Abdomen X-ray IV Fluids Antibiotics Meds
Gall Bladder Attack	CT Abdomen US Abdomen Labs Medication IV Fluids Surgery



Hand Laceration	Hand X-ray Stitches Meds Antibiotics F/U Stitch Removal
Headache	CT Head MRI Head Labs Meds Neurology F/U
Healthy Baby Checkup	Vaccinations
Heart Attack Determine Survival or Death Determine length of stay	Ambulance Ride EKG Labs Chest X-ray CT Chest Echo Cardiogram Cath Lab Stent Placement
High Blood Pressure	EKG Chest X-ray CT Chest Labs Meds
Infected Toe	Foot X-ray Labs Antibiotics
Lower Back Pain	Lumbar X-ray MRI Lumbar Medication Physical Therapy
MVA	Ambulance Ride CT Chest/Abdomen CT Cervical CT Head Stitches X-rays (dependant on pain) Meds
Neck Pain	Cervical X-ray MRI Cervical Medication Physical Therapy

<p>Premature Baby  Determine Length of stay in NICU  Multiple treatments can be ordered per day</p>	<p>Emergent US  Labor/Delivery  NICU Care  Babygram X-ray  US Abdomen  Surgery  Respiratory Therapy  IV Fluids  Labs  Meds</p>
<p>Shoulder Pain</p>	<p>Shoulder X-ray  Meds  Physical Therapy</p>
<p>STD</p>	<p>Lab Test  Antibiotics</p>
<p>Stroke  Determine Survival or Death  Determine length of stay</p>	<p>Ambulance Ride  CT Head  MRI Head  Labs  Meds  Echocardiogram  Cath Lab Stent Placement  Inpatient Rehab  Neurology F/U</p>

## **Treatment Charges:**

Primary MD visit: \$ 200

ER visit: \$800 + ER MD Fee \$200

Specialty MD visit: \$300

Hospital stay: \$500 / day

NICU stay: \$1000 / day

Labor/Delivery: \$5000

Cath Lab \$10,000

Surgery 15,000

## **Tests:**

Strep: \$50 Flu/COVID \$50

Lab: \$200

X-ray: \$200 + Radiologist Reading Fee \$150

CT: \$600 + Radiologist Reading Fee \$150

US: \$400 + Radiologist Reading Fee \$150

MRI: \$1500 + Radiologist Reading Fee \$150

Echo: \$800 + Radiologist Reading Fee \$150

Respiratory: \$150

Medication: \$150

Antibiotics: \$75

Vaccinations (outside of routine vists): \$120

Casting/Removal \$300

Stitches/Removal \$300

Ambulance ride: \$1500

Rehab: \$500

Physical Therapy: \$600

IV Fluids \$200

Diagnosis : Headache	Diagnosis : Lower Back Pain	Diagnosis : Broken Ankle
<p>Medical care: ER visit</p> <p>Neuro MD visit</p> <p>Treatment: Lab --ER Medication -- ER MRI -- Clinic</p>	<p>Medical care: ER visit</p> <p>Primary MD visit</p> <p>Treatment: Medication --ER Physical Therapy -- Clinic MRI – Clinic</p>	<p>Medical care: ER visit</p> <p>Surgery</p> <p>Hospital stay 3 days</p> <p>Treatment: X-ray Medication Outpt Rehab</p>

Diagnosis : Premature Baby	Diagnosis : High Blood Pressure	Diagnosis : Stroke
<p>Medical care: ER visit</p> <p>Hospital stay 2 days</p> <p>NICU stay 2 months</p> <p>Treatment: US L/D Labs (20) X-ray (10) Respiratory (10)</p>	<p>Medical care: Primary MD visit</p> <p>Treatment: BP Medication Chest X-ray</p>	<p>Medical care: Ambulance ride</p> <p>ER visit</p> <p>Hospital stay 5 days</p> <p>Inpt rehab 1 week</p> <p>Treatment: CT scan MRI Labs Echo scan Rehab</p>

Diagnosis : Heart Attack <b>(Death)</b>	Diagnosis : Gall Bladder Attack	Diagnosis : Infected Toe
<p>Medical care: Ambulance ride</p> <p>ER Visit</p> <p>Hospital stay 1 day</p> <p>Treatment: X-Ray Labs Cath Lab</p>	<p>Medical care: ER Visit</p> <p>Hospital Stay 1 day</p> <p>Treatment: CT scan US Lab Medication Surgery</p>	<p>Medical care: Primary MD</p> <p>Treatment: Lab Foot X-ray Antibiotics</p>

Diagnosis : Hand Laceration	Diagnosis : Flu	Diagnosis : Ear infection
<p>Medical care: ER visit</p> <p>F/U visit with Primary MD or ER</p> <p>Treatment: Stitches Medication Antibiotics</p>	<p>Medical care: Primary MD visit</p> <p>Treatment: Strep test Antibiotics Chest X-ray</p>	<p>Medical care: Primary MD visit</p> <p>Treatment: Antibiotics</p>

Diagnosis : Healthy Baby Checkup	Diagnosis : STD	Diagnosis : MVA
<p>Medical care: Primary MD visit</p> <p>Treatment: Vaccinations</p>	<p>Medical care: ER Visit</p> <p>Treatment: Lab Test Antibiotics</p>	<p>Medical care: Ambulance Ride  ER Visit</p> <p>Treatment: CT scan (2) Chest X-ray Pain Medication</p>

Diagnosis : Shoulder pain	Diagnosis : Healthy	Diagnosis : Healthy
<p>Medical care: Primary MD</p> <p>Treatment: Shoulder X-ray PT (3)</p>	<p>Medical care: None</p>	<p>Medical care: None</p>

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DATE \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_

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