



Insurance

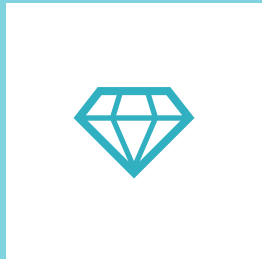
Role Playing Game



Chad Dall MBA RTR MR

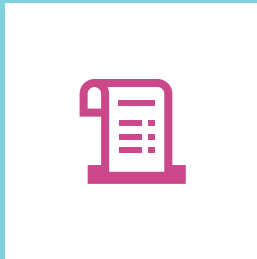
Asst. Professor
Bellin College





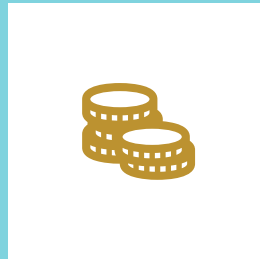
Premium

Amount required to purchase insurance



Deductible

Amount paid by consumer before insurance plan kicks in



Copay / Coinsurance

Cost sharing options

Terminology

- 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.



Insurance

(4 different service models)

Bank account

\$500,000

- 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

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

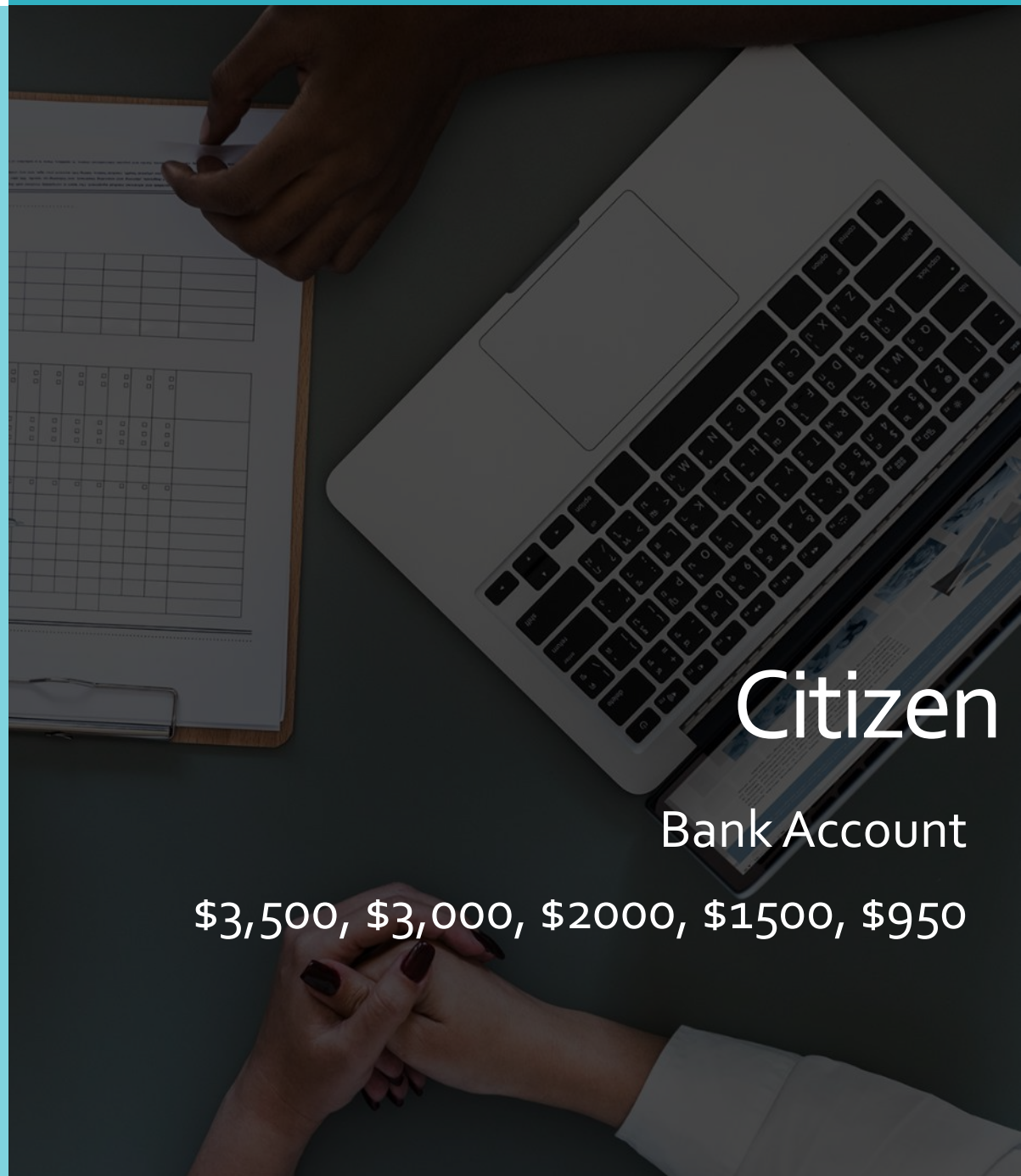
Private Clinic

(MD, Staff/Accountant)

Bank account

\$50,000

- 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)



Citizen

Bank Account

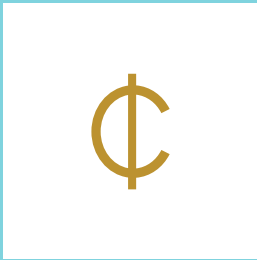
\$3,500, \$3,000, \$2000, \$1500, \$950



Employer
Sponsored



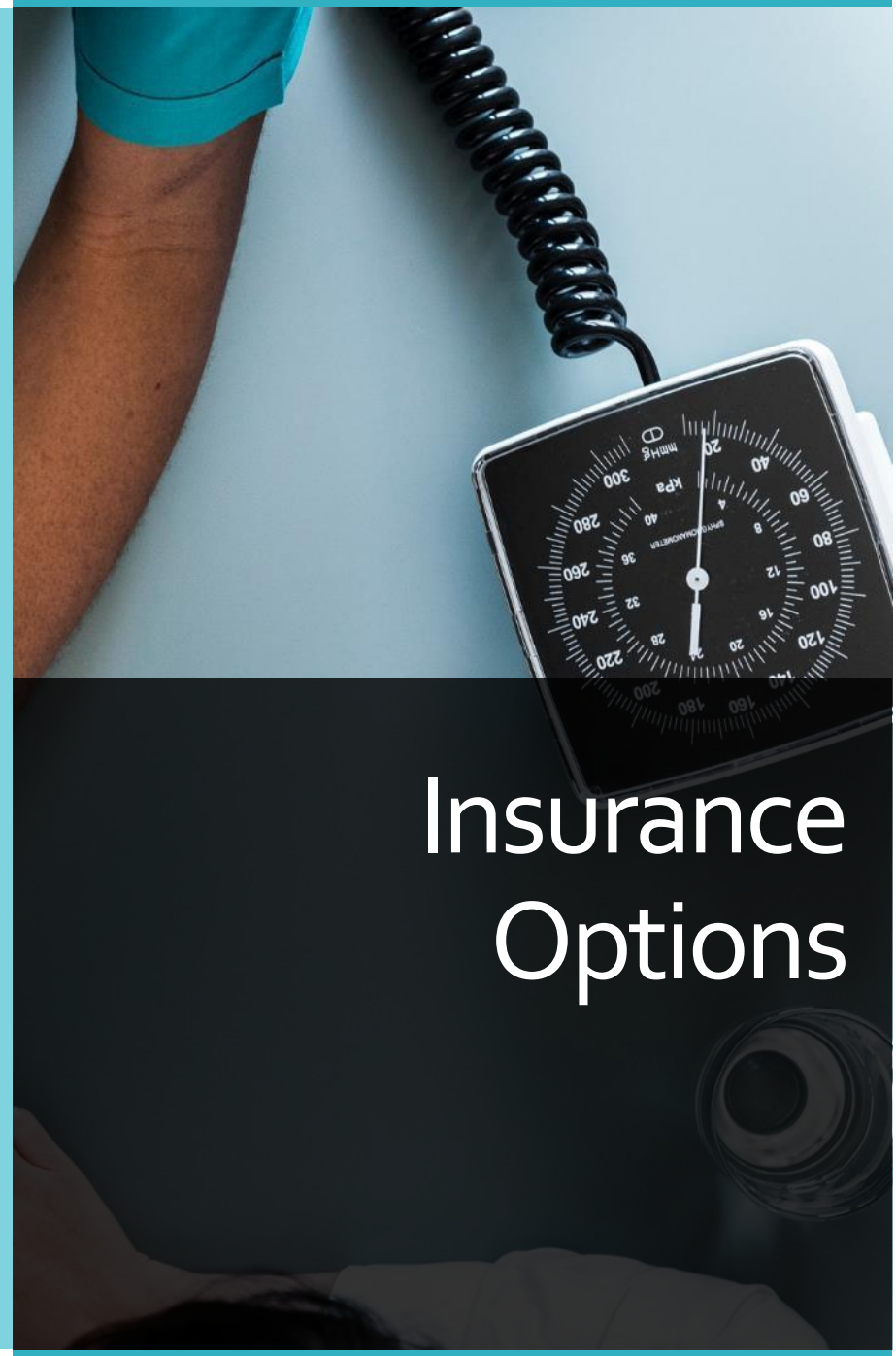
Market Place



Medicaid



Medicare



Insurance Options

UnitedHealthcare
 Health Plan (80840) 911-87726-04
 Member ID: 123456789 Group Number: 123456
 Member: EMPLOYEE SMITH Customer Name Line 1
 Dependents Customer Name Line 2
 ID 87726
medco
 Rx Bin: 610014
 Rx Grp: UHEALTH
 Choice plus
 UnitedHealthcare Insurance Company

Capital BLUE 

MEMBER NAME **A** Preauthorization **B** PPO

J ID # YWG80012345600 **Group # 00123456** Plan 361

Primary Care Physician	C \$25
Specialist Visit	\$35
Urgent Care	\$75
Emergency Room	\$100

E **VBB** **D** **PPO**

ForwardHealth Basic Plan
 Wisconsin serving you

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MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016

Insurance Options

Employer Sponsored, Market Place,
 Medicaid, Medicare



Medical Diagnosis Reference Guide

Diagnosis:	Possible Treatments:
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

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

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

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



Medical Bill

Date

Insurance

Patient's Name

Treatment	Amount	Copy	Charges	Insurance Payment	Balance Due
Document Payment					

1025

DATE _____

PAY TO THE ORDER OF _____

\$

_____ DOLLARS



Security Features
Included.
Details on Back.


MEMO _____

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Thank You

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