**SUBDOMAIN 732.2 - Finance Management & Reimbursement Methodologies**  
  
***Competencies:***

***732.2.1: Reimbursement Methodologies -****The graduate describes and compares contemporary healthcare reimbursement methodologies and systems utilized in the United States.*

***732.2.3: Voluntary Healthcare Insurance Plans and Managed Care -****The graduate describes key components of private, commercial, and Blue Cross and Blue Shield insurance plans and evaluates how various insurers use coding in the billing process.*

***732.2.4: Government-Sponsored Healthcare Programs—Including Medicare and Medicaid -****The graduate evaluates and explains various government-sponsored healthcare programs and recognizes the impact that government-sponsored healthcare programs have on the healthcare system in the United States.*

***732.2.5: Government-Sponsored Healthcare Programs—Other Components and Methods -****The graduate evaluates and explains components and methods of non-Medicare/non-Medicaid government-sponsored healthcare programs; and recognizes the impact that government-sponsored healthcare programs have on the healthcare system in the United States.*

***732.2.6: Ambulatory Reimbursement Systems -****The graduate evaluates and explains the structures and components of and performs payment calculations for outpatient healthcare reimbursement in healthcare organizations.*

**Introduction:**  
  
The healthcare reimbursement system in the United States is complex. The health informatics professional needs an understanding of the basic principles of the third-party payer system and the many options that are available to citizens through government-funded healthcare programs. Private and commercial insurance companies and Blue Cross and Blue Shield plans offer a different menu of options to their clients. One issue is certain: All third-party payers are interested in decreasing healthcare costs while improving quality and controlling access to unneeded services.  
  
This task will allow you to examine the complexity of the healthcare reimbursement systems and begin to compare the similarities and differences between them. To complete this task, read the attached “A Lifetime of Healthcare Services,” which is a case scenario about a woman named Sophie. Then create a multimedia presentation, diagram, table, or other illustration comparing the differences and similarities among the various insurance options and reimbursement systems that were used to pay for Sophie’s medical care throughout her lifetime.  
  
You are explaining these reimbursement systems from the perspective of a billing department manager training two new staff members. You believe that if you can explain these systems with a real patient, it will be easier for your new staff to understand the various requirements of these reimbursement systems.  
  
**Task:**

A.  Compare Sophie’s health insurance options for *each* of the **five**phases of her life.

1.  Recommend the health insurance option that would provide the best coverage to meet Sophie’s needs during *each* phase.

a.  List the elements of *each* plan you recommended.

b.  Discuss the reimbursement requirements of *each* plan you recommended.

c.  Discuss restrictions to *each* plan you recommended.

B.  When you use sources, include all in-text citations and references in APA format.

*Note: When bulleted points are present in the task prompt, the level of detail or support called for in the rubric refers to those bulleted points.*  
  
*Note: For definitions of terms commonly used in the rubric, see the Rubric Terms web link included in the Evaluation Procedures section.*  
  
*Note: When using sources to support ideas and elements in a paper or project, the submission MUST include APA formatted in-text citations with a corresponding reference list for any direct quotes or paraphrasing. It is not necessary to list sources that were consulted if they have not been quoted or paraphrased in the text of the paper or project.*  
  
*Note: No more than a combined total of 30% of a submission can be directly quoted or closely paraphrased from sources, even if cited correctly. For tips on using APA style, please refer to the APA Handout web link included in the General Instructions section.*