



**PubPol 750**  
**Health Insurance Reform in the U.S.: Policy, Politics and Strategy**  
**Winter 2020**

**Instructors:**

**Marianne Udow-Phillips - [mudow@umich.edu](mailto:mudow@umich.edu)**

**Melissa Riba - [ribameli@umich.edu](mailto:ribameli@umich.edu)**

**Instructor Office Hours: By Appointment**

**Course Description:** This course will explore the history, structure and politics around health insurance in the U.S. The course will include policy analyses of health insurance with a focus on the underlying policy, political and philosophical issues related surrounding the financing reform debate in private health insurance, Medicaid and Medicare. In addition, the course will provide an overview of the basic features of private health insurance: from rating and underwriting practices, to operational challenges and requirements, to cost and quality controls. Some comparison will also be provided to international systems as a means for better understanding the unique aspects of the American system.

**Course Materials:** Readings are listed on the Canvas site. All students are expected to have read all required readings prior to class. In general, lectures will not repeat the material covered in the readings but lecturers will be prepared to answer questions related to the readings. Students are encouraged to also be familiar with the recommended readings. The recommended readings provide greater depth to the topic and will be useful for the papers required for class

**Course Objectives:** The major objective of the course is to provide the student with a comprehensive understanding of key policies and politics around the U.S. health care financing system with a particular emphasis on health insurance. The course will provide future health care leaders and policy makers with a working knowledge of the interrelationships between public programs and private insurance, health insurance operations and the policy and politics of the debates over reform of the financing and delivery system.

**Competencies:** Students who complete this course will develop the following competencies:

1. Improvement in writing, presentation and analytic skills, focused on framing issues and developing logical approaches to the resolution of issues.
2. Improved skills in working with groups to evaluate and craft potential solutions to policy issues.
3. Practical understanding of how the private insurance market functions, including key strategic issues important in health policy design.

4. Understanding of the impact of risk on private insurance and techniques that are utilized to manage and mitigate the influence of risk selection.
5. Appreciation of the policy priorities of the various interest groups key to the health reform debates.
6. Understanding of the challenges that confront the future viability of public health insurance programs, including assessment of the options that will be considered, and the strengths and weaknesses of alternative financing mechanisms.
7. Recognition of the challenges inherent in balancing affordability, access and quality in public and private health insurance programs and the tradeoffs that are required to achieve a mix that meets purchaser and political requirements.
8. Identification of the different international models for health care financing and coverage and the unique aspects of the American system.

### **Course Assignments and Due Dates:**

1. Lead a class discussion on current media stories related to the weeks' readings/topics. Students will sign up and form teams to facilitate a discussion with the class about a current story in the media. These discussions will occur the last hour of class on **1/15, 1/22, and 1/29**. In preparation, students will be required to discuss their topic and plan to facilitate discussion with Melissa no later than the Monday before the scheduled class session.

2. Two short papers (2-3 pages in length). These papers should be in the form of policy memos/analyses. Students will have a choice of questions to address in their short papers. The paper topics can be found on Canvas. The first paper is due by midnight on **January 31, 2020** and the second paper is due by midnight on **February 28, 2020**. Papers on the associated question should be based on the readings and other research and must be turned in electronically via email. Papers that are late will be downgraded a half grade per day.

3. One class presentation approximately 15 minutes in length. The class presentation will be done with a team and will be designed to provide in-depth knowledge on a relevant topic. Background research will be required. The presentation approach is up to the team and may include power points, handouts or other communication aides. Students must sign up for teams by the second class session. While students may choose topics, no team may have more than 4 people and the instructors may reassign students if there are not enough students on any one topic. Presentation topics are on the Canvas site. A sign-up sheet will be available at the second class session. Presentations will be given towards the end of the semester.

Copies of all handouts, assignments, and power point slides can be found on the Canvas site.

### **Course Topics/Reading List:**

The readings are provided on the Canvas site.

## **Grading:**

Letter grades will be given on the short papers and class presentation. To give some perspective on grading, an A- is a very good grade and indicates understanding of the topic, the readings and a well done and well supported presentation/policy memo. An A indicates evident extra research (as documented in the footnotes and/or framing of the policy argument) and a superbly constructed presentation/well written policy paper. Grades in the B range indicate a lack of understanding of the material and/or a poorly constructed presentation/policy memo. At the end of the term, the 2 short papers will be considered as a body of work in the final grade. Improvement in the short papers over the term will be taken into account. Clarity, precision and quality of writing will be considered in all written work. Please follow these tips when writing your papers:

<https://www.nytimes.com/2017/08/25/opinion/tips-for-aspiring-op-ed-writers.html>

The class presentations will be evaluated based on content and presentation quality. Clarity and effectiveness of presentation along with accuracy and depth of the information provided will be considered.

Class participation overall will be judged based on the understanding of the readings and lectures, ability to work with colleagues and intellectual curiosity shown by the questions and comments. This is a discussion course and students will be expected to participate in discussion.

In the final grade, equal weight will be given to class participation; the short papers; and the final presentation. Specifically, grades will be calculated as follows:

20% for the first short paper;

30% for the second short paper;

30% for the final presentation;

10% for attendance (full attendance points require 100% attendance with no unexcused absences; 5% with one unexcused absence; 0% for two or more unexcused absences);

10% for class participation and discussion (quality of discussion topic; participation in class discussion; demonstration of having completed assigned readings)

## **Classroom Expectations/Etiquette:**

The course combines lecture, discussion and presentations. Instructors will “cold call” students on the readings. Class participation is expected in the form of responses to instructor questions; discussion about the readings; and, questions about the topic at hand. Intellectual curiosity is an important part of the class. The class has been kept relatively small to allow for all students to be engaged in the material, with the instructors and with each other. The student presentation is an important opportunity for students to also demonstrate depth of knowledge, teamwork and professionalism.

## **FORD SCHOOL OF PUBLIC POLICY INCLUSIVITY STATEMENT**

Members of the Ford School community represent a rich variety of backgrounds and perspectives. We are committed to providing an atmosphere for learning that respects diversity. While working together to build this community we ask all members to:

- Share their unique experiences, values and beliefs
- Be open to the views of others
- Honor the uniqueness of their colleagues
- Appreciate the opportunity that we have to learn from each other in this community
- Value one another's opinions and communicate in a respectful manner
- Keep confidential discussions that the community has of a personal (or professional) nature
- Use this opportunity together to discuss ways in which we can create an inclusive environment in Ford classes and across the UM community

## **ACADEMIC INTEGRITY**

The Ford School academic community, like all communities, functions best when its members treat one another with honesty, fairness, respect, and trust. We hold all members of our community to high standards of scholarship and integrity. To accomplish its mission of providing an optimal educational environment and developing leaders of society, the Ford School promotes the assumption of personal responsibility and integrity and prohibits all forms of academic dishonesty, plagiarism and misconduct. Academic dishonesty may be understood as any action or attempted action that may result in creating an unfair academic advantage for oneself or an unfair academic advantage or disadvantage for any other member or members of the academic community. Plagiarism involves representing the words, ideas, or work of others as one's own in writing or presentations, and failing to give full and proper credit to the original source. Conduct, without regard to motive, that violates the academic integrity and ethical standards will result in serious consequences and disciplinary action.

The Ford School's policy of academic integrity can be found in the [MPP/MPA](#),(link is external) [BA](#)(link is external), and [PhD Program](#)(link is external) handbooks. In addition, information regarding academic dishonesty, plagiarism and misconduct and their consequences is available at: <http://www.rackham.umich.edu/current-students/policies/academic-policies...>

### **Accommodations for Students with Disabilities:**

If you believe you need an accommodation for a disability, please let your instructor know at your earliest convenience. Some aspects of courses may be modified to facilitate your participation and progress. As soon as you make your instructor aware of your needs, they can work with the Services for Students with Disabilities (SSD) office to help determine appropriate academic accommodations. Any information you provide will be treated as private and confidential.

### **Student Mental Health and Well-Being Resources:**

The University of Michigan is committed to advancing the mental health and wellbeing of its students. We acknowledge that a variety of issues, such as strained relationships, increased anxiety, alcohol/drug problems, and depression, directly impacts students' academic performance. If you or someone you know is feeling overwhelmed, depressed, and/or in need of support, services are available. For help, contact [Counseling and Psychological Services](#) (CAPS) and/or [University Health Service](#) (UHS). For a listing of other mental health resources available on and off campus, visit: <http://umich.edu/~mhealth/>

**Please review additional information and policies regarding academic expectations and resources at the Ford School of Public Policy at this link:**

<http://fordschool.umich.edu/academics/expectations>

**Syllabus**  
**PubPol 750, Winter 2020**  
**Location: 1230 Weill**

*All class sessions begin at 4:00pm and last 3 hours unless otherwise noted*

| <b>Date</b>                       | <b>Topic</b>                                                                                                          | <b>Presenter</b>                                   |
|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|
| <b>Wednesday,<br/>January 8</b>   | <b>Introduction to Class</b>                                                                                          | <b>Marianne Udow-Phillips and<br/>Melissa Riba</b> |
|                                   | <b>History of Health Insurance<br/>in America – lecture</b>                                                           | <b>Marianne<br/>Udow-Phillips</b>                  |
| <b>Wednesday,<br/>January 15</b>  | <b>Foundations of Health Insurance; Hospital and<br/>Physician<br/>Reimbursement - lecture</b>                        | <b>Marianne<br/>Udow-Phillips</b>                  |
|                                   | <b>Facilitated discussion</b>                                                                                         | <b>Melissa Riba<br/>and students</b>               |
| <b>Wednesday,<br/>January 22</b>  | <b>Hospital and Physician<br/>Reimbursement (cont'd)<br/>Pharmacy Reimbursement and Costs - lecture</b>               | <b>Marianne<br/>Udow-Phillips</b>                  |
|                                   | <b>Facilitated discussion</b>                                                                                         | <b>Melissa Riba<br/>and students</b>               |
| <b>Wednesday,<br/>January 29</b>  | <b>Reform Debates and Politics: The History and<br/>Current Debates Around Medicaid/Medicare -<br/>lecture</b>        | <b>Marianne<br/>Udow-Phillips</b>                  |
|                                   | <b>Facilitated discussion</b>                                                                                         | <b>Melissa Riba<br/>and students</b>               |
| <b>Wednesday,<br/>February 5</b>  | <b>Health Plan Operations<br/>and Rate Setting</b>                                                                    | <b>Paul Austin</b>                                 |
| <b>Wednesday,<br/>February 12</b> | <b>Reform Debates and Politics: Controlling Health Care<br/>Costs - lecture</b>                                       | <b>Marianne<br/>Udow-Phillips</b>                  |
|                                   | <b>Student Presentations</b>                                                                                          | <b>Students teams</b>                              |
| <b>Wednesday,<br/>February 19</b> | <b>Reform Debates and Politics: The Affordable Care Act<br/>and Alternatives: Impacts and Controversies - lecture</b> | <b>Marianne Udow-Phillips</b>                      |
|                                   | <b>Student Presentations</b>                                                                                          | <b>Students teams</b>                              |
| <b>Wednesday,<br/>February 26</b> | <b>Reform Debates and Politics: International Health Care<br/>Systems: How do others do it? - lecture</b>             | <b>Marianne Udow-Phillips</b>                      |
|                                   | <b>Student Presentations</b>                                                                                          | <b>Students teams</b>                              |