

MISSION: To develop a unique business school identity which is distinctive in the marketplace and provides a clear value proposition for students. This will be achieved by embedding the themes of entrepreneurship and innovation, digitalisation and data within our programs and embracing sustainability, work integrated learning and a commitment to social justice.

OVERVIEW

Course Description Health Plan Design and Payments provides an overview of the practice of health insurance and financing in advanced health systems and healthcare systems in transition. The course is a comprehensive journey through a crucial element of healthcare systems, which pertains to the complexities of health insurance and financing of health economics: health plan design and payments. Students will gain knowledge in the regulatory frameworks and institutional designs of risk sharing, risk adjustment, premium regulation, and payments schemes from both a conceptual and applied perspective.

Sustainable Development Goals



Contact Hours

Online

Online workshops and discussion forums as per course requirement for the full trimester.

Unit Weighting Workload

10 units

Students are required to spend on average 120-140 hours of effort (contact and non-contact) including assessments per 10 unit course.

Please refer to the course CANVAS site for details of teaching staff for ALL course offerings. The primary contact for courses is the Course Coordinator, whose details are listed on the course CANVAS site.

Student Consultation

A minimum of one (1) hour per week. Please see course CANVAS site for details of time and location.

Course Learning Outcomes

On successful completion of this course, students will be able to:

1. Demonstrate an understanding of the key conceptual frameworks adopted in health plan design and payment schemes including the options available from regulatory and institutional perspectives.
2. Track and delineate the historical development and evolution of regulation in health plan design and payment.
3. Describe and understand risk sharing, risk adjustment, and incentive mechanisms.
4. Critically compare and assess difference between prospective and retrospective risk adjustment, pay-for-performance and activity based/fixed funding.
5. Critically assess the effects of the regulatory tools on the objectives of the health system and universal health coverage.
6. Identify the advantages and limitations of the in-place regulatory tools in different regulated health systems.
7. Design an evaluation framework for the health plan payment.

COURSE OUTLINE

ASSESSMENTS

This course has 3 assessments. Each assessment is described in more detail in the sections below:

	Assessment Name	Due Date	Involvement	Weighting	Learning Outcomes
1	Problem Set Essay	Monday – Week 5 by 11:59 pm	Individual	30%	1, 2, 3
2	Evaluation Essay	Friday – Week 9 by 11:59 pm	Individual	30%	4, 5
3	Research Report and Presentation	Friday – Week 13 by 11:59 pm	Individual	40%	6, 7

Please note: students are advised that ALL assessments must be submitted in English. Assessments not submitted in English will receive a mark of zero.

Results of individual assessment items and final results, including those provided via the Learning Management System (LMS) are 'unofficial results' until they are confirmed as finalised by the School Assessment Body and the Head of School or delegate. Finalised results are released directly to students on the Fully Graded Date of the relevant Semester/Trimester.

Time referenced is time in Newcastle NSW

Late Submissions	The mark for an assessment item submitted after the designated time on the due date, without an approved extension of time, will be reduced by 10% of the possible maximum mark for that assessment item for each day or part day that the assessment item is late. Note: this applies equally to week and weekend days.
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Assessment 1 – Problem Set Essay

Assessment Type	Essay
Purpose	To assess and evaluate knowledge of the key conceptual frameworks adopted in health plan design and payment schemes including the options available from regulatory and institutional perspectives.
Description	Student must create a report based on the discussion questions presented
Weighting	30%
Length	Maximum of 1000 words
Due Date	Monday of week 5 by 11:59 pm
Submission Method	Online via course CANVAS site
Assessment Criteria	The problem-based learning assignment will test your understanding of relevant concepts and your critical thinking
Return Method	Online via course CANVAS site
Feedback Provided	Online via course CANVAS site

Assessment 2 – Evaluation Essay

Assessment Type	Essay
Purpose	This report critique requires you to demonstrate your knowledge of the conceptual frameworks adopted in health plan design and payment. You will be required to apply critical thinking and to provide reasoned and appropriate responses to the elements proposed.
Description	Students will have to prepare a well-researched written critique on the case study presented.
Weighting	30%
Length	Maximum of 1500 words
Due Date	Friday of week 9 by 11:59 pm
Submission Method	Online via course CANVAS site
Assessment Criteria	The evaluation essay will test your understanding of relevant concepts, your critical thinking, the accuracy of your answers with supporting workings and the clarity of expression.
Return Method	Online via course CANVAS site
Feedback provided	Online via course CANVAS site

Assessment 3 – Research Report and Presentation

Assessment Type	Presentation
Purpose	The presentation requires you to demonstrate your comprehensive knowledge of the conceptual frameworks adopted in health plan design and payment, its main actors and regulatory tools. It will also provide an opportunity for students to receive feedback from their supervisor.
Description	In a role play setting students will have to prepare a presentation on the case chosen and will have to prepare the accompanying policy brief.
Weighting	40%
Length	Maximum of 1500 words and 15 minute presentation
Due Date	Friday of week 13 by 11:59 pm (week following last week of classes)
Submission Method	Policy brief and Presentation via Canvas
Assessment Criteria	Accuracy of answers with supporting workings and clarity of expression; ability to integrate the styles and attributes of effective health industry leaders; provide a comprehensive analysis of the problem presented
Return Method	Online via course CANVAS site.
Feedback provided	Online via course CANVAS site

SYLLABUS

Course Content

Topics in the course include but are not limited to the following:

1. Ongoing issues in regulated competition in health insurance markets.
2. Health plan design and payments: the role of regulatory and institutional frameworks.
3. Premium regulation, risk sharing and risk adjustment for health plan payment.
4. Evaluating the performance of health plan design and payment systems.
5. Health plan design and payment systems worldwide: lessons and insights.

Course Materials

Required Text:

McGuire, T. G., & Van Kleef, R. C. (2018). *Risk Adjustment, Risk Sharing and Premium Regulation in Health Insurance Markets*. Elsevier.

ISBN: 9780128113264

Please refer to the course CANVAS site for details of additional recommended texts.

SCHEDULE

Week	Topic	Class Preparation	Workshop Activities
1	Introduction to the course, economic theory and the economics of healthcare; healthcare systems	Course material on CANVAS site	Weekly Class Quiz
2	Regulated competition in health insurance markets	Read Chapter 1 of required text, and course material on Canvas site	Weekly Class Quiz
3	Premium Regulation, Risk Equalisation, and Risk Sharing	Read Chapter 2 of required text	Weekly Class Quiz
4	Risk Adjustment for Health Plan Payment	Read Chapter 3 of required text and Van de ven, Wynand P.M.M. and Ellis, Randall, (2000), Risk adjustment in competitive health plan markets, ch. 14, p. 755-845 in Culyer, A. J. and Newhouse, J. P. eds., Handbook of Health Economics, vol. 1, Elsevier	Weekly Class Quiz
5	Risk Sharing for Health Plan Payment	Read Chapter 4 of required text	Weekly Class Quiz
6	Evaluation of Health Plan Payment	Read Chapter 5 of required text	Weekly Class Quiz Assessment 1 due: Monday of week 5 by 11:59 pm
7	Health provider payments	Course material on CANVAS site	Weekly Class Quiz
8	Health plan payment in Australia and New Zealand	Read Chapter 6 of required text and Cumming J. Managed competition in Aotearoa New Zealand: past experiences and future prospects. Health Economics, Policy and Law. Published online 2024:1-15. doi:10.1017/S1744133123000403	Weekly Class Quiz
9	Health plan payment in Chile and Colombia	Read Chapter 8 and 10 of required text	Weekly Class Quiz
10	Health plan payment in the Netherlands and Switzerland	Read Chapter 14 and 16 of required text	Weekly Class Quiz Assessment 2 due: Friday of week 9 by 11:59 pm
11	Health plan payment in Germany	Read Chapter 11 of required text	Weekly Class Quiz
12	Health plan payment in Non-Competitive Health Insurance Systems	Course material on CANVAS site	Weekly Class Quiz
13			Assessment 3 due: Friday of week 13 by 11:59 pm (week following last week of classes)

If a lecture/class is scheduled on a public holiday, a make-up lecture may be announced by the course coordinator on the course CANVAS site.

CONTACTS

School Office **Newcastle Business School – Callaghan, Newcastle City & Online**
 NU Space
 409 Hunter Street
 Newcastle
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ADDITIONAL INFORMATION

Grading Scheme

This course is graded as follows:

Range of Marks	Grade	Description
85-100	High Distinction (HD)	Outstanding standard indicating comprehensive knowledge and understanding of the relevant materials; demonstration of an outstanding level of academic achievement; mastery of skills*; and achievement of all assessment objectives.
75-84	Distinction (D)	Excellent standard indicating a very high level of knowledge and understanding of the relevant materials; demonstration of a very high level of academic ability; sound development of skills*; and achievement of all assessment objectives.
65-74	Credit (C)	Good standard indicating a high level of knowledge and understanding of the relevant materials; demonstration of a high level of academic achievement; reasonable development of skills*; and achievement of all learning outcomes.
50-64	Pass (P)	Satisfactory standard indicating an adequate knowledge and understanding of the relevant materials; demonstration of an adequate level of academic achievement; satisfactory development of skills*; and achievement of all learning outcomes.
0-49	Fail (FF)	Failure to satisfactorily achieve learning outcomes. If all compulsory course components are not completed the mark will be zero. A fail grade may also be awarded following disciplinary action.

*Skills are those identified for the purposes of assessment task(s).

Communication Methods

Communication methods used in this course include:

- CANVAS Course Site: Students will receive communications via the posting of content or announcements on the CANVAS course site.
- Email: Students will receive communications via their student email account.
- Face to Face: Communication will be provided via face to face meetings or supervision.

Course Evaluation

Each year feedback is sought from students and other stakeholders about the courses offered in the University for the purposes of identifying areas of excellence and potential improvement.

Oral Interviews (Vivas)

As part of the evaluation process of any assessment item in this course an oral examination (viva) may be conducted. The purpose of the oral examination is to verify the authorship of the material submitted in response to the assessment task. The oral examination will be conducted in accordance with the principles set out in the [Oral Examination \(viva\) Procedure](#). In cases where the oral examination reveals the assessment item may not be the student's own work the case will be dealt with under the [Student Conduct Rule](#).

Academic Misconduct

All students are required to meet the academic integrity standards of the University. These standards reinforce the importance of integrity and honesty in an academic environment. Academic Integrity policies apply to all students of the University in all modes of study and in all locations. For the Student Academic Integrity Policy, refer to <https://policies.newcastle.edu.au/document/view-current.php?id=35>.

**Adverse
Circumstances**

The University acknowledges the right of students to seek consideration for the impact of allowable adverse circumstances that may affect their performance in assessment item(s). Applications for special consideration due to adverse circumstances will be made using the online Adverse Circumstances system where:

1. the assessment item is a major assessment item; or
2. the assessment item is a minor assessment item and the Course Co-ordinator has specified in the Course Outline that students may apply the online Adverse Circumstances system;
3. you are requesting a change of placement; or
4. the course has a compulsory attendance requirement.

Before applying you must refer to the Adverse Circumstances Affecting Assessment Items Procedure available at:

<https://policies.newcastle.edu.au/document/view-current.php?id=236>

**Important Policy
Information**

The Help button in the Canvas Navigation menu contains helpful information for using the Learning Management System. Students should familiarise themselves with the policies and procedures at <https://www.newcastle.edu.au/current-students/no-room-for/policies-and-procedures> that support a safe and respectful environment at the University.

This course outline was approved by the Head of School. No alteration of this course outline is permitted without Head of School approval. If a change is approved, students will be notified and an amended course outline will be provided in the same manner as the original.

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