

**Florida Department of Education  
CURRICULUM FRAMEWORK**

**Program Title:** Health Insurance Marketing  
**Occupational Area:** Marketing

**Program Number** PSAV  
**M810011**  
CIP Number 0208100101  
SOC Code 41-3021.00 Insurance Sales Agent  
Grade Level 30, 31  
Length 40 hours  
Certification INSURANCE @7 G

- I. **MAJOR CONCEPTS/CONTENT:** The purpose of this program is to prepare students for the position of **Health Only Agent**. This program is for all participants who deal with the ultimate consumer and must obtain a Florida insurance license.

The specific curriculum used by the instructor must be pre-approved by the Florida Department of Insurance, Bureau of Agent and Agency Licensing. Instructor qualifications must meet Section 4-211.160. The course must use the approved course outline specified in Section 4-211.170. Other rules apply pertaining to entities, school officials, schedule and attendance records, certification of students, attendance, exempted courses, examinations, fees, facilities, forms, penalties, etc. Obtain Packet 4-211 from the Department of Insurance for complete details.

After successful completion, students names are reported to the Department of Insurance, Bureau of Agent and Agency Licensing making them eligible to take the appropriate state exam.

- II. **LABORATORY ACTIVITIES:** Laboratory activities are not an integral part of this program. Equipment and supplies sufficient to allow students to apply insurance theory to job performance should be utilized.
- III. **SPECIAL NOTES:** Delta Epsilon Chi, “An Association of Marketing Students,” is the appropriate career student organization for providing leadership training and for reinforcing specific career and technical skills. Career Student Organizations, when provided, shall be an integral part of the career and technical instructional program, and the activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065 (8), FAC.

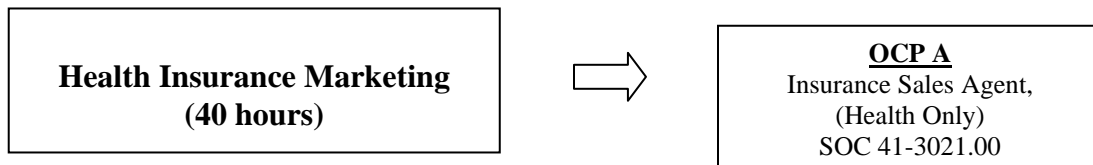
Federal and state legislation requires the provision of accommodations for students with disabilities to meet individual needs and ensure equal access. Adult students with disabilities must self-identify and request such services. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

IV. **INTENDED OUTCOMES:** After successfully completing this program, the student will be able to:

- 01.0 Demonstrate a historical perspective of health insurance.
- 02.0 Demonstrate an understanding of insurance regulations.
- 03.0 Demonstrate an understanding of the basic principles of health insurance.
- 04.0 Explain uses of health insurance.
- 05.0 Demonstrate an understanding of the legal concepts of the insurance contract.
- 06.0 Demonstrate an understanding of health and accident insurance.
- 07.0 Demonstrate an understanding of customer profiling.
- 08.0 Develop an understanding of medical expense insurance.
- 09.0 Demonstrate an understanding of health care coverage.
- 10.0 Demonstrate an understanding of health insurance policy provisions.
- 11.0 Demonstrate an understanding of health insurance underwriting and premiums.
- 12.0 Demonstrate an understanding of managed health care.
- 13.0 Demonstrate an understanding of the Community Health Insurance Purchasing Alliance (CHIPA).
- 14.0 Demonstrate an understanding of Florida laws and rules pertinent to health insurance.

The following diagram illustrates the program structure:

**HEALTH INSURANCE MARKETING (PSAV)**



**Florida Department of Education  
STUDENT PERFORMANCE STANDARDS**

**Program Title:** Health Insurance Marketing  
**Postsecondary Number:** M810011

- 01.0 DEMONSTRATE A HISTORICAL PERSPECTIVE OF HEALTH INSURANCE--The student will be able to:
- 01.01 Explain the search for security.
  - 01.02 Explain health insurance in England.
  - 01.03 Explain health insurance in the United States.
  - 01.04 Give examples of how health insurance is a vital industry.
- 02.0 DEMONSTRATE AN UNDERSTANDING OF INSURANCE REGULATIONS--The student will be able to:
- 02.01 Explain fiduciary responsibilities.
  - 02.02 Explain the details of the McCarran-Ferguson Act.
  - 02.03 Explain the federal regulations of equity products and the Fair Credit Reporting Act.
  - 02.04 Explain the state regulation of insurance companies and insurance agents including prohibited practices.
- 03.0 DEMONSTRATE AN UNDERSTANDING OF THE BASIC PRINCIPLES OF HEALTH INSURANCE--The student will be able to:
- 03.01 Define risk.
  - 03.02 Define insurance and risk management.
  - 03.03 Define and explain the types of insurers.
  - 03.04 Define and explain the types of producers.
  - 03.05 Describe distribution systems.
  - 03.06 Describe company organizations - the home office.
  - 03.07 Name and describe insurance industry associations.
- 04.0 EXPLAIN USES OF HEALTH INSURANCE--The student will be able to:
- 04.01 Explain needs determination.
  - 04.02 Give examples of individual health needs.
  - 04.03 Give examples of business health needs.
- 05.0 DEMONSTRATE AN UNDERSTANDING OF THE LEGAL CONCEPTS OF THE INSURANCE CONTRACT--The student will be able to:
- 05.01 Define contracts.
  - 05.02 Explain the elements of the insurance contract.
  - 05.03 Explain the special features of the insurance contract.
  - 05.04 Define concept of agency.
- 06.0 DEMONSTRATE AN UNDERSTANDING OF HEALTH AND ACCIDENT INSURANCE--The student will be able to:
- 06.01 Explain the categories and characteristics of health and accident insurance.
  - 06.02 Explain accidental death and dismemberment insurance.
  - 06.03 Explain group AD&D insurance.

- 07.0 DEMONSTRATE AN UNDERSTANDING OF CUSTOMER PROFILING--The student will be able to:
- 07.01 Explain the purpose of identifying the insurance needs of the customer
  - 07.02 Examine existing plan(s) for cost saving opportunities.
  - 07.03 Compare and contrast present coverages with those that will afford cost savings for the client.
  - 07.04 Analyze available tax programs to reduce costs (e.g., cafeteria, flex, medical savings plan).
- 08.0 DEMONSTRATE AN UNDERSTANDING OF MEDICAL EXPENSE INSURANCE--The student will be able to:
- 08.01 Define benefits for medical treatment of accidents and sickness.
  - 08.02 Explain basic medical expense (hospitalization) policy.
  - 08.03 Explain major medical policies and their components.
  - 08.04 Explain comprehensive medical expense insurance.
  - 08.05 Explain other types of medical expenses coverage (e.g., dental and vision coverage).
- 09.0 DEMONSTRATE AN UNDERSTANDING OF HEALTH CARE COVERAGE--The student will be able to:
- 09.01 Describe commercial insurance companies.
  - 09.02 Describe service insurers.
  - 09.03 Describe health maintenance organizations.
  - 09.04 Describe preferred provider organizations.
  - 09.05 Describe federal government insurance programs.
  - 09.06 Describe state government insurance programs.
- 10.0 DEMONSTRATE AN UNDERSTANDING OF HEALTH INSURANCE POLICY PROVISIONS--The student will be able to:
- 10.01 Describe uniform policy provisions (e.g., grace period).
  - 10.02 Describe optional provisions (e.g., change of occupation).
  - 10.03 Describe other provisions (e.g., consideration clause).
  - 10.04 Explain exclusions or restrictions.
  - 10.05 Explain renewability provisions.
  - 10.06 Explain group provisions.
- 11.0 DEMONSTRATE AN UNDERSTANDING OF HEALTH INSURANCE UNDERWRITING AND PREMIUMS--The student will be able to:
- 11.01 Explain accident and health insurance underwriting.
  - 11.02 Explain major risk factors in health insurance (e.g., physical condition).
  - 11.03 Describe group underwriting.
  - 11.04 Describe health insurance premium factors.
  - 11.05 Explain tax treatment of premiums and benefits.
- 12.0 DEMONSTRATE AN UNDERSTANDING OF MANAGED HEALTH CARE--The student will be able to:
- 12.01 Define managed health care.
  - 12.02 Give examples of managed health care facilities.
  - 12.03 Explain future trends in managed health care.
- 13.0 DEMONSTRATE AN UNDERSTANDING OF THE COMMUNITY HEALTH INSURANCE PURCHASING ALLIANCE (CHIPA)--The student will be able to:

- 13.01 Explain the Community Health Insurance Purchasing Alliance (CHIPA).
- 13.02 Explain the purpose of the Community Health Insurance Purchasing Alliance (CHIPA).

14.0 DEMONSTRATE AN UNDERSTANDING OF FLORIDA LAWS AND RULES PERTINENT TO HEALTH INSURANCE--The student will be able to:

- 14.01 Explain the role of the Insurance Commissioner.
- 14.02 Define selected insurance terms.
- 14.03 Describe marketing methods and practices.
- 14.04 Explain relating rules and bulletins.
- 14.05 Describe policy clauses and provisions.
- 14.06 Explain Medicare, Medicaid, and maternity benefits.
- 14.07 Describe group health insurance plans.