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# PROLOGUE

*Navigating Health Insurance*, by Alexis Pozen and Jim P. Stimpson, is a key book in the new Jones & Bartlett Learning *Health Navigation* series. It provides a comprehensive yet engaging look at the U.S. health insurance system.

*Navigating Health Insurance* addresses the perspectives of the many stakeholders involved in the U.S. health care system, including providers, insurers, and the government, but focuses especially on the perspective of the consumer. By engaging readers in multiple viewpoints, the book provides future health care professionals of all types with the knowledge and tools to help consumers successfully navigate the system.

Together with *Principles of Health Navigation* by Karen Marie Perrin and *Navigating the U.S. Health Care System* by Nancy Niles, *Navigating Health Insurance* provides the core content for a health navigation certificate program or associate degree. Each book implements health navigation content recommended by the League for Innovation in the Community College and the Association of Schools and Programs of Public Health.

The authors of *Navigating Health Insurance* are exceptionally well qualified to write this textbook. Alexis Pozen, PhD, a health economist, is Assistant Professor at the CUNY School of Public Health, where she teaches health economics and quantitative methods. She has taught undergraduate and graduate-level courses in health policy, health economics, and econometrics. Jim P. Stimpson, PhD, is Associate Dean for Academic and Faculty Affairs and Professor at the CUNY School of Public Health. He has more than 10 years of teaching and research experience focused on the social determinants of population health and inequalities as well as the role that policy plays in shaping our behavior and our health.

*Navigating Health Insurance* includes additional materials to help faculty engage students with the book's content. The preface carefully explains the rationale and context for the book and lays out a roadmap for the chapters that follow.



The text begins by introducing readers to the concept and history of insurance and the system of health insurance in the United States, continues by explaining basic health insurance principles and terminology, and then discusses the various systems of public and private health insurance in the United States. The text concludes with broader discussions on health insurance from the perspective of consumers and health care providers, as well as comparisons with other countries.

The text examines a full range of health insurance issues, including what health insurance covers and what it does not cover and how health insurance works for retirees, people with disabilities, and those in need of long-term care. It includes chapters on how providers make a health care claim and the rights of health care

consumers. *Navigating Health Insurance* focuses on the U.S. health insurance system but also provides comparisons with health insurance systems in other countries.

The text is ideally suited to introductory health insurance courses as part of health navigation education including course work taught in nursing, social services, and a range of other disciplines in which graduates help patients navigate the U.S. health insurance system.

As editor of the Jones & Bartlett Learning *Health Navigation* series, I am delighted that *Navigating Health Insurance* is now a key component of the series.

**Richard Riegelman, MD, MPH, PhD**  
*Editor, Jones & Bartlett Learning*  
*Health Navigation series*



## PREFACE

Originally intended to protect against large, unpredictable financial losses, health insurance in the United States has expanded over the past century to take on a more profound social role. The 2010 Patient Protection and Affordable Care Act (ACA) substantially increased the percentage of insured Americans for the first time since Medicare and Medicaid in 1965. As a result, there is an unprecedented need for public health professionals to assist their community members in navigating this new health care environment. The goal of this book is to provide a foundation for professional health insurance navigators, as well as those more generally interested in public health and health care services.

We aim to engage students in critical analysis of the U.S. health insurance system by approaching the subject from multiple perspectives, including those of the consumer, provider, insurer, and government. The text is divided into sections of related chapters. Section 1 is the Fundamentals of Health Insurance. It begins with a history of the U.S. health insurance system and the principles of health insurance (Chapter 1); options for coverage in the United States, including both private and public coverage (Chapter 2); the uninsured (Chapter 3); and the ACA (Chapter 4). Section 2

explores the perspective of consumers and includes chapters on what types of benefits are covered under different plans (Chapter 5); how much consumers are expected to pay for health insurance (Chapter 6); and consumer protections (Chapter 7). Section 3 discusses the perspective of providers and insurers, two sides of the same coin, and covers mechanisms of payment between the two parties (Chapter 8); and claims and reimbursement for providers (Chapter 9). Section 4 examines the perspectives of several different special populations, including people with disabilities (Chapter 10); those needing long-term care (Chapter 11); and retirees (Chapter 12). Finally, Section 5, Beyond the United States, compares the U.S. health insurance system to those in other high-, middle-, and low-income countries (Chapter 13).

We hope that the information and resources provided in this textbook help readers to better understand the health insurance system in the United States, and to prepare a new generation of health care professionals to navigate the health insurance system on behalf of consumers.

**Alexis Pozen and Jim P. Stimpson**

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