

## National RN Case Manager Certificate Program

### Reading Guide: Health Insurance & Payment

1. Health Insurance Terms You Should Know (No Surprises, CMS)  
**Insurance “Literacy” Resource.** Health terms, medical bills and insurance forms can be difficult to understand. This resource from Healthcare.gov/CMS breaks these terms down in understandable language.
2. Get Ready to Apply for or Re-Enroll in Your Health Insurance Marketplace Coverage (Healthcare.gov)  
**Checklist.** Preparation checklist that guides you through the information that will be needed as part of the application for insurance through the Marketplace.
3. 10 Things to Know About Medicaid (KFF Issue Brief, 2019)  
**Important Read.** Discusses important facts related to ensuring health care access and improved outcomes for low income populations.
4. Medicare Advantage: A Policy Primer (The Commonwealth Fund, 2022)  
**Important Read.** Medicare Advantage programs are projected to become the dominant form of Medicare coverage in the next few years. This primer provides an overview of what clinicians should consider within the context of access to care, services and health equity.
5. 10 Important Facts About the Indian Health Service and Health Insurance for AI/AN (Healthcare.gov/tribal)  
**Good Explainer.** Distinguishes between the IHS funding to provide services and the need for insurance to pay for services. Guidance is provided on ways to access health insurance. Important education tool RNCMs can use assessing access to care for American Indians and Alaska Natives.
6. Information for American Indians & Alaska Native Applying for Coverage (Health Insurance Marketplace/CMS)  
**Tip Sheet.** This document provides helpful tips and information for American Indians and Alaska Natives (AI/ANs) applying for benefits in the Marketplace, Medicaid, and the Children’s Health Insurance Program (CHIP). See additional resource links on last page.

7. TRICARE Choices in the United States (Dept of Defense, 2022)  
**Handbook.** This handbook outlines the TRICARE program options that may be available to eligible service members including access to the civilian provider network. Note TRICARE interfaces with entitlement to Medicare.
8. About VA Health Care (<https://www.va.gov/health-care/>)  
**Overview with web links.** Helpful guidance for Veterans who may be eligible for VA Health Care.
9. VA Community Care (VA | Dept Veterans Affairs)  
**Weblink.** Provides access to detailed information about the Community Care program for veterans and community providers.
10. New Protections from Surprise Medical Bills (HHS, 2022)  
**Policy Overview.** Quick summary of the No Surprises Act and new consumer protections from unexpected bills from an out-of-network provider, out-of-network facility or out-of-network air ambulance provider.
11. The Journey of Value-Based Purchasing: Opportunities & Challenges (CMSA Today, 2022)  
**Solid Overview Article.** Provides an important description of value-based purchasing including implications for RNCM practice.

#### PATIENT EDUCATION AIDS:

1. From Coverage to Care: A Roadmap to Better Care & a Healthier You (Healthcare.gov)  
**Teaching Tool.** Available in English and Spanish, this tool teaches people how to use their health insurance correctly and how to access health care.
2. How to Read Your Medical Bills (verywell health, 2020)  
**Explainer.** A consumer walk through of how to read a medical bill.

