**105026: Occupational Certificate:**

**Financial Advisor**

**Module 3**

**Health Care Benefits Advisory Services**

**SAQA ID: 105030**

**NQF Level 5**

**72 credits**

PROGRAMME STRATEGY

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# 1. Program Description

This programme has been designed to assist with learner in their understanding of the following:

## 1.1 Program Name

Occupational Certificate: Financial Investment Advisor, Healthcare Benefits Advisory Services

## 1.2 Program Purpose

The purpose of the program is to ensure learners have the knowledge and skills in the following areas:

* Health care cover in South Africa
* Managed care
* Controlling fraud Health care cover options
* The cycle of the medical claim
* Analyse the national health policy
* Advice on the introduction of health care benefit programmes
* Evaluate risk in a selected medical scheme
* Apply knowledge of health economics to make an informed decision

## 1.3 Occupational / Target Group

The program is structured for individuals in the medical scheme administration industry or any individuals who would want to pursue a carrier in Financial Investment Management

## 1.5 Programme Type

Facilitated learning

## 1.6 Programme Duration

Total proposed programme duration is as follows:

|  |  |  |
| --- | --- | --- |
| **Description** | | |
| Total Notional Hours | 720 |
| Theory / Contact Time(hours) | 150 |
| Practical / Research / Assessment preparation time (days / hours) | 430 |
| Workplace application time (hours) | 140 |

## 1.7 Programme Entry and Exit Points

The skills Programme is a part qualification to the Occupational Certificate: Financial Investment Advisor.

# 2. Alignment

This programme is aligned to the following qualification / part qualification:

|  |  |  |  |
| --- | --- | --- | --- |
| **NLRD** | **Qualification Name** | **NQF Level** | **Total Credits** |
|  | Occupational Certificate: Financial Advisor | 6 | 515 |

# 3. Overview of Provision

## 3.1 Instructional Strategy

The following resources are applicable to this programme:

|  |  |  |
| --- | --- | --- |
| 1 | Method of training or instruction | facilitation, coaching, mentoring, self-study, on-the-job training, simulation and/or a combination thereof |
| 2 | Learning Resources | *Learner guide* |
| 3 | Physical, equipment & resources (theory, practical and workplace requirements, where relevant) | Computer projector |

## 

## 3.2 Learning Strategy

The learner has the following duties and responsibilities:

### 3.2.1. Theory / Contact

Participate in all learning activities

Attend relevant learning interventions

Complete formative assessment activities

### 3.2.2. Practical

Complete relevant assignments

Participate in practical activities

### 3.2.3. Workplace

Complete relevant assignments

Participate in workplace activities

# 4. Overview of Programme Learning Map

The programme has been clustered in a modular structure of the following components:

# 5. Learning Programme Matrix

|  |  |  |
| --- | --- | --- |
| Learning Outcome | Topic | Learning Unit |
| Health care cover in South Africa | * Explain the concept of a medical scheme * Explain the concept of medical insurance * Compare the payment of claims against a medical scheme to claims against an insurance product * Name the different legislations governing medical schemes and insurance products * Identify the types of medical cover available in South Africa and other countries * Identify traditional medical scheme products * Identify new generation products * Explain the reasons why the industry has moved away from traditional to new generation products * Explain the concept of prescribed minimum benefits * Explain what restricted benefits means * Explain exgratia payments * Explain the concept of pro-ration of benefits * Define the terms; date of inception, date of termination and suspension * Explain the concept of a pre-existing condition * Calculate late joining penalties | 1 |
| Managed Care | * Explain the concept of managed care * Give reasons for the introduction of managed care * Explain the history of managed care in South Africa * Outline the impact of Legislation on managed care in South Africa * Identify five broad principles of managed care * Analyse a managed care model * Identify managed care programmes * Explain the concept of utilisation management * Explain the concept of disease management * Explain the concept of a wellness programme * Outline the importance of education for the success of a managed care programme * Name the advantages and disadvantages of managed care | 2 |
| Controlling Fraud | * Explain the concept of fraud * Explain the relationship between over servicing and fraud * Identify the parties who could commit fraud in the Healthcare Benefits Administration environment. * Identify the possible indicators of fraudulent activity * Legislation governing fraud is identified as it applies in Healthcare Benefits Administration. * Outline the legal recourse available to Healthcare Benefits Administrators * Name the consequences of committing fraud * Analyse the impact of fraud to the healthcare system * Outline the procedure followed if fraud is suspected * Outline the process followed in order to gather evidence * Identify the tools that are available for information management * Suggest possible control measures that could be used to manage fraud * Identify the risk if a Healthcare Benefits Administrator does not implement adequate control measures * Explain the role of a quality control programme | 3 |
| Healthcare Cover Options | * Ask questions in order to establish the profile of a client * Ask questions to establish attitudes and values relating to healthcare * Analyse the critical elements of different medical scheme options * Select an option that best meets the needs of a specific client * Analyse the rules of a scheme to determine benefits and how the Medical Schemes Act is applied * Explain the rights and responsibilities of the individual as a member of a medical scheme * Compare benefit guides, rules of a scheme and other relevant documents * Present affordable alternative solutions that meet a client's needs * Explain the benefits, advantages and disadvantages of the proposed alternative solutions with reference to the FAIS Act | 4 |
| The cycle of a medical claim | * Identify the different ways in which a claim may be received * Outline the process followed in admitting a claim to a system. * Identify the consequences of non-compliance with the claims process * Outline the route followed by a standard claim * Outline the route(s) followed by complex claims * Identify the control measures for simple and complex claims * Identify documents required to support a complex claim * Suggest possible errors that could occur in the cycle of a medical claim * Different ways in which a claim may be paid * Explain the importance of confidentiality throughout the claims cycle * Identify the claims storage systems and the control measures available * Explain how to access claim related information from a system | 5 |
| Analyse the National Health Policy | * Analyse the goals of the National Health Policy in relation to access and redress. * Critically evaluate the effectiveness of the current regulatory environment in support of the Government’s goals for healthcare. * Investigate industry initiatives in response to the National Health Policy. | 6 |
| Evaluate risks in a selected medical scheme | * Identify risks specific to medical schemes * Outline the process used to manage risk in a selected medical scheme * Clarify the roles and responsibilities of individuals at all levels in the organisation * Outline different models for managing risk * Analyse threats and opportunities to identify potential areas of risk * Evaluate and prioritise risks and identify the measures necessary to mitigate each risk. * Evaluate the adequacy and effectiveness of interventions to control the risk * Analyse the effectiveness of systems for communicating, reporting and monitoring * Analyse the internal and external audit reports and other relevant information | 7 |
| Advice on the introduction of health care benefit programmes | * Analyse Government Health Policy in terms of how it affects the performance of a Medical Scheme * Analyse the impact of decisions of the various stakeholders on a selected medical scheme. * Evaluate the performance of a medical scheme * Evaluate the resources of a medical scheme and their effect on performance * Analyse the impact of disease on the healthcare system in South Africa. * Identify and analyse threats and challenges to healthcare delivery in South Africa * Conduct a needs analysis of a client or target market. | 8 |
| Apply knowledge of health economics to make an informed decision | * Demonstrate knowledge and understanding of health economics in the provision of healthcare. * Apply the principles of health economics to enable informed decision making. * Explain the impact of the regulatory environment on health economics. * Demonstrate knowledge and understanding of the role of pharmaco-economics in funding decisions. | 9 |

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# 7. Overview of the Assessment Strategy

This programme will be assessed in the following manner:

***Formative Assessment***

Formative assessments and activities will take place during contact sessions, as well as during the practical and workplace components of the programme.

***Summative Assessment***

The following assessment strategy will provide for sufficient evidence in respect of candidate competence for summative assessment purposes:

* The learner will be required to answer the knowledge test which covers all the essential areas of the learning unit.
* Evidence collection collected on assignments must be signed off and may be facilitated by an experienced SME.
* The knowledge test and assignments must be assessed and judged by a qualified and registered assessor.
* 10% of all learner evidence on knowledge tests and assignments for each programme intake will be moderated and will be selected according to specific criteria as per the organisational moderation policy and plan.

# 8. Assessment Strategy

| **Learning outcomes** | **Assessment Type** | **Assessment Method** | **Assessment Activities** | **Assessment instruments** | **Timing and Timeframe** |
| --- | --- | --- | --- | --- | --- |
| * Health care cover in South Africa * Managed care * Controlling fraud * Health care cover options * The cycle of the medical claim * Provide advice on the introduction of health care benefit programmes * Analyse client needs regarding health care benefits | Formative | * Structured Questions * Multiple Choice Questions * True/False Questions | * Group Activities | * completed answers to activities * formative assessment record | * during instructional learning |
| Summative | * Structured summative test * Multiple Choice Questions * True/False Questions * Practical Assignments * Workplace logbook | * Individual closed-book assessment | * completed answers to knowledge test * Evidence gathered for assignments * Evidence from POE instructions | * after instructional learning |

# 9. Overview of RPL Assessment Strategy

Should a learner apply for Recognition of Prior Learning against the programme, an RPL Advisor will be appointed to facilitate the development of an Evidence Plan for the candidate, based on the following guidelines:

* based on current workplace experience, with the successful completion of all assessment activities
* an assessment of the knowledge component will take place

# 10. Evaluation Strategy

The assessment must be based on the current workplace experience.

## 10.1 Evaluation Strategy – across all programmes

Evaluation of the programme takes place on 3 levels:

**1. Reaction**

* Learner feedback form completed
* Facilitator feedback forms completed

**2. Learning**

Learning is measured through a structured assessment of knowledge and skills through the assessments’ strategy outlined under point 5.

**3. Behaviour**

A reflective essay from the learner with regard to his/her experiences in the workplace.

## 10.2 Evaluation Methods

All evaluations are completed in a documented manner, and results are captured on spreadsheet and analysed for future continuous improvement.

A total of 10% of assessments are moderated to ensure quality of assessment practice.

## 10.3 Learner Records

Detailed records of learners will be captured and maintained using the relevant database.

## 10.4 Programme Review

The learning programme will be formally reviewed to ensure content relevance, accuracy, and completeness. Facilitators complete a Facilitation report where suggestions on material changes are recorded for review and continuous improvement of material.

Periodically, and as constructive feedback is received, the learning programme will be updated to address the feedback, inaccuracy errors, spelling / grammar errors, revised exercises / handouts and revised assessment tools.