

The goal of this technology assignment is to help you find a health insurance plan to work with in your project, collect the appropriate data for modeling this plan, and to put that data into Excel. Once you have completed this assignment, you will have created a professional looking table in Excel and gained some proficiency formatting tables in Excel. Your final Excel worksheet will look similar to the one below.

	A	B	C	D
1		Basic Plus Plan		Name
2	Plan Type	PPO		Date
3	Primary Care Physician Visits	40%		
4	Other Physician Office Visits	40%		
5	In Network Coinsurance	40%		
6	Prescription Drugs			
7	Generic	\$10	no deductible	
8	Preferred Brand	20%	max of \$100 per fill	
9	Non-Preferred Brand	50%	\$20 min to a max of \$150 per fill	
10	Out of Pocket Maximum			
11	Individual	\$6,000		
12	Family	\$12,000		
13	Annual Deductible			
14	Individual	\$600		
15	Family	\$1,200		
16	Lifetime Maximum	\$2,000,000		
17	Cost	\$46	per month	
18				

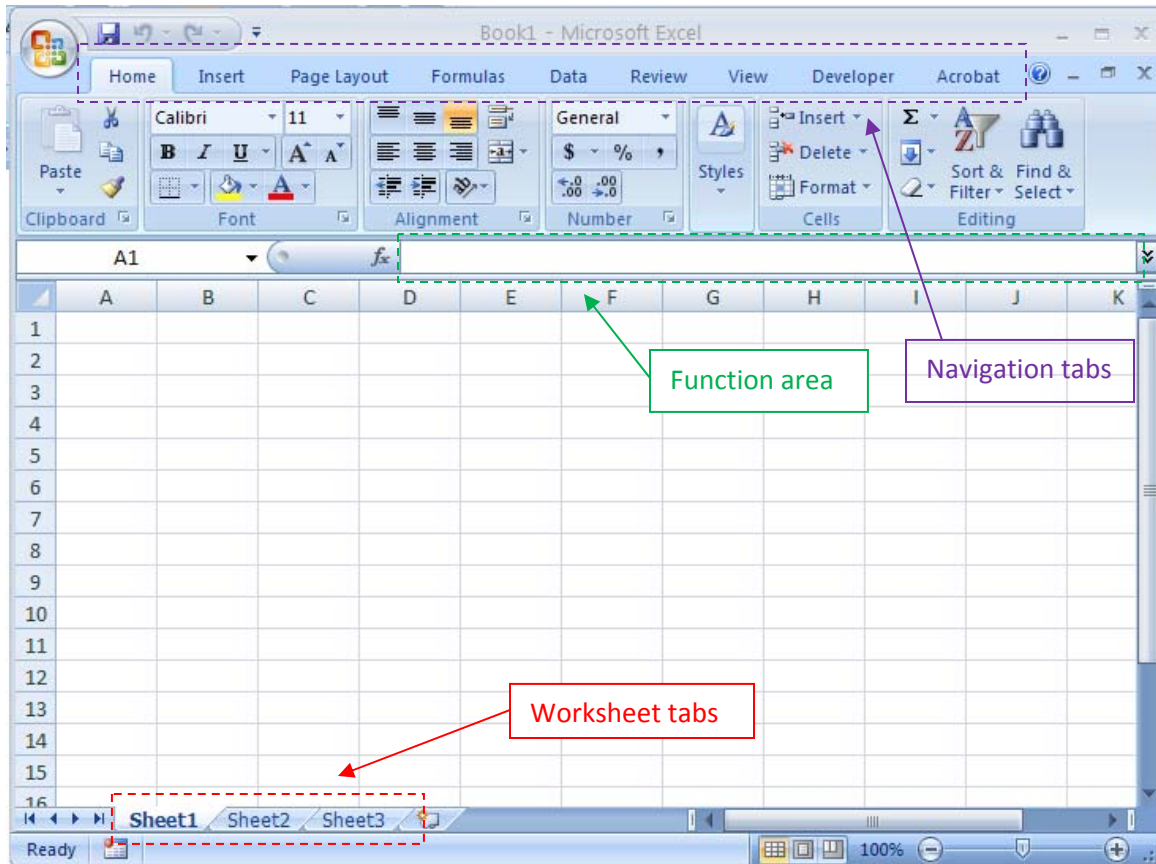
In this worksheet, the quantities we will need to develop a model of total annual costs for each plan are listed along the left side of the worksheet in column A. The name of the plan is listed in the first row.

You will use the same quantities in the first column, but a different health plan so your entries in columns B and C will be different. By following the instructions below, you will create an Excel worksheet similar to the one above.

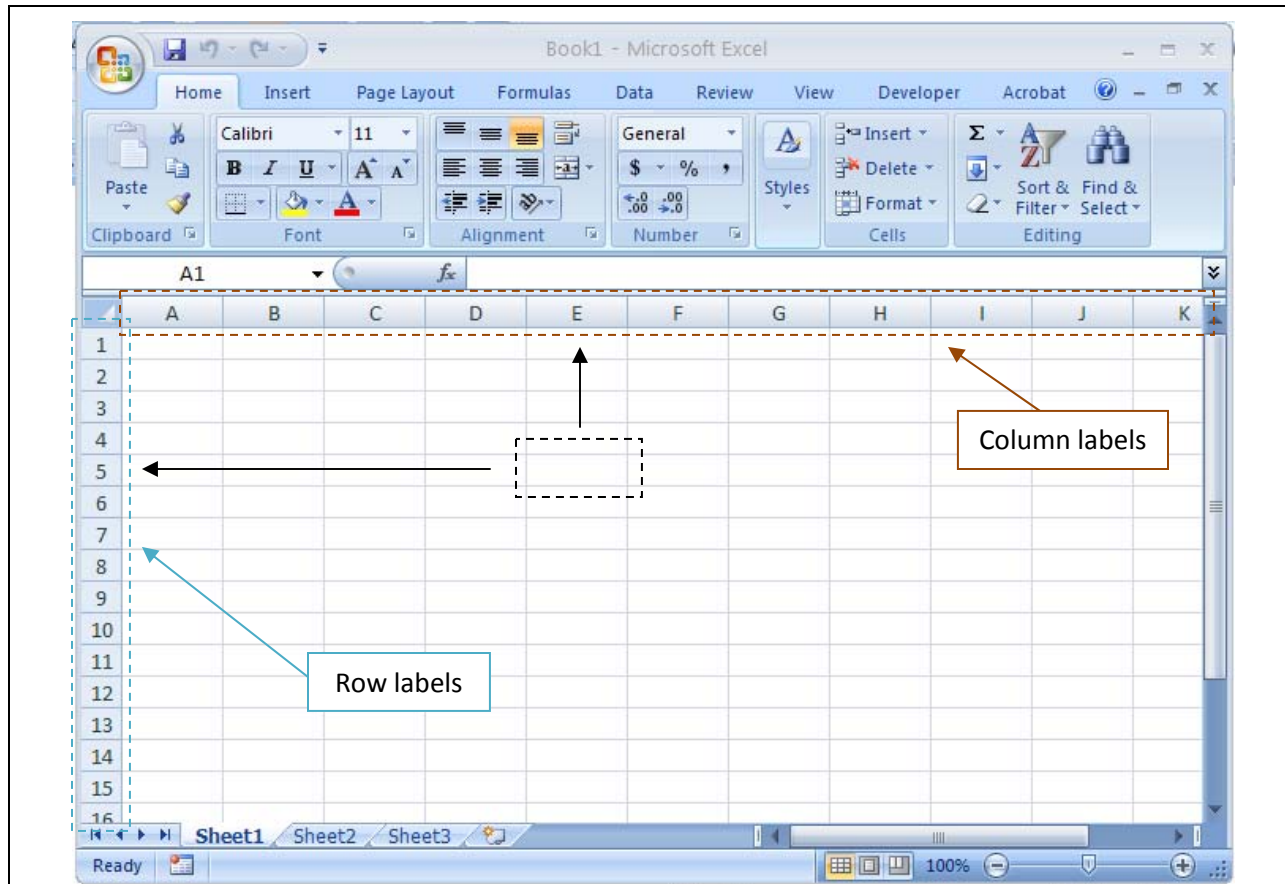
Once you have this information, you will use it to fill out a table of medical charges and corresponding medical costs.

Enter and Format the First Row

1. Start Excel. When Excel opens, you see a huge table.

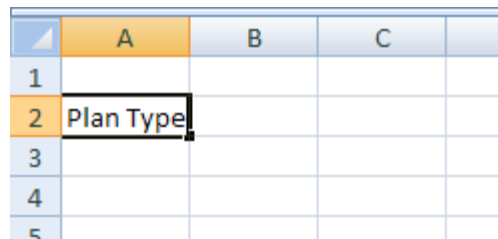


2. Several areas in this window are important. Along the top of the page are several navigation tabs. By selecting these tabs, you expose different panels. In the screenshot above, the Home tab has been selected, It shows the Clipboard panel, the Font panel, the Alignment panel, the Number panel, the Cells panel, and the Editing panel.
3. Along the bottom of the page are the worksheet tabs. By default, new files show three worksheets. These worksheets are useful when you are working on various aspects of a project. Each aspect can utilize a different worksheet making it easy to organize your work in a single file.
4. In the center of the page is the function area. This is where you type formulas into the worksheet allowing you to carry out operations on your data.

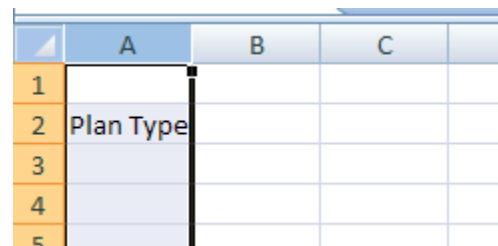


5. Rows and columns label the main area of the worksheet. Along the left side are the numbers corresponding to each row. Along the top are the letters corresponding to each column.
6. Using the row numbers and column letters, we can uniquely identify any of the small boxes in the worksheet called cells. In the worksheet above, a black dashed box is around a cell in the column labeled E and the row labeled 5. This is cell E5.

7. To begin constructing the worksheet shown on the first page, click the cursor in cell A2. Type the words "Plan Type" in that cell. As shown to the right, this phrase barely fits in the column. Since the contents of later rows in column A will be much longer, we will resize this column to fit this phrase better.



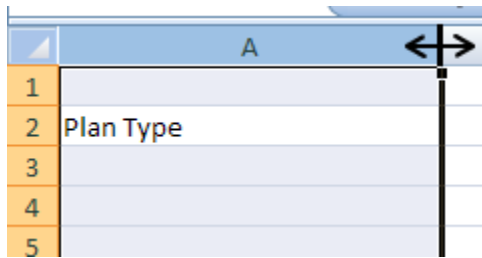
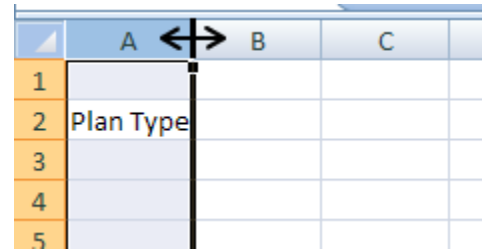
8. To make a column narrower or wider, click on the letter at the top of the column. In this case, click on the A at the top of the column.



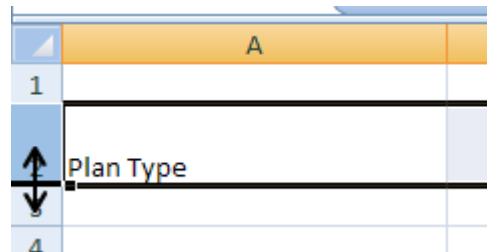
9. Clicking on the head of the column will highlight the entire column as shown to the right.



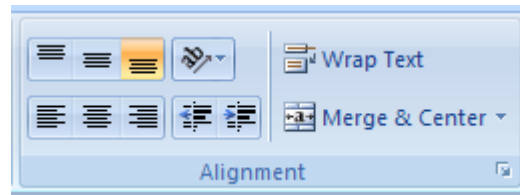
10. Move the cursor to the border between the head of the columns. The cursor will change to a double arrow. While holding the left mouse button, drag the column border to a new location. Using this technique, we can resize any column as needed.




11. We can also use this technique to resize a row in the worksheet. To resize row 2, click on the number 2 and then move the cursor to the border between row 2 and 3. Left click and hold the mouse button. Dragging the cursor will resize the row.



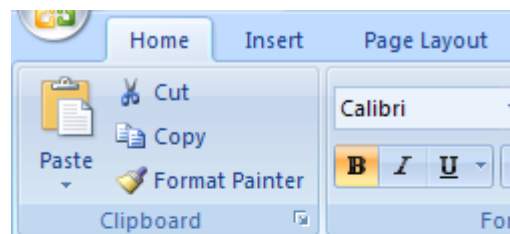
12. After resizing the row and column, you'll notice that the text is centered strangely in the cell. To align the text differently in the cell, click on the cell in which you want to change the alignment.




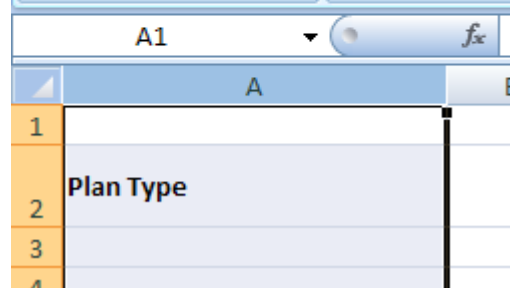
13. Under the Home tab is a panel entitled Alignment.

To center the text vertically, click on the  icon.

14. You might want to align or format an entire column or row. For instance, you might want to bold face each of the labels in column A. Click on the A at the top of the column to select the entire column.





15. Press the  button on the Font panel. The label in A2 will be in bold. Any other entries you place in column A later will also be in bold.



16. In cells A2 through A6, type and format the labels as shown to the right.

	A	
1		
2	Plan Type	
3	Primary Care Physician Visits	
4	Other Physician Office Visits	
5	In Network Coinsurance	
6	Prescription Drugs	
7		
8		

17. In cells A7 through A9, type and format the labels as shown to the right. Notice that these labels are right aligned horizontally and center aligned vertically.

You'll need to use the  button to center the contents of each cell vertically and the  button to right align the contents of each cell horizontally. These buttons are located under the Home tab on the Alignment panel.

6	Prescription Drugs	
7		Generic
8		Preferred Brand
9		Non-Preferred Brand
10		
11		


18. Continue typing in the rest of the labels as shown to the right. We use labels to classify the information for each of the plan you will examine in your project.

- The Plan Type refers to the type of health insurance plan. Typical plan types are Preferred Provider Organization (PPO) plans or Health Maintenance Organization (HMO) plans.
- Physician visits are broken down into two types. A primary care physician serves as a group member’s main point of contact. In a managed care plan, they provide basic medical care and make referrals to specialists. Other physicians are typically the specialists a primary care physician refers a patient to or any other physician a group member might visit.
- Prescription drugs are classified into three groups: generic, preferred brand, and non-preferred brand. Generics are drugs that are comparable to brand name drugs but are typically much less expensive to produce since they are no longer under patent protection. Preferred brands are more expensive drugs with no generic equivalent that have been found to be the most effective. Non-preferred brand drugs are the latest drugs and typically the most expensive drugs. They are non-preferred since their efficacy has not warranted their inclusion as a preferred drug.
- Out of Pocket Maximum is the maximum amount a group member will pay in a given year. Until this amount is met, the plan and the group member share costs.
- The Annual Deductible is the amount a group member must pay before medical charges are shared between the group member and the plan.
- The Lifetime Maximum is the maximum amount payable by the insurer for covered expenses for the insured and each covered dependent while covered under the health plan.
- The cost is the premium paid by the group member to be covered by the health plan. In some cases, this premium is partially paid for by an employer.

	A	B
1		
2	Plan Type	
3	Primary Care Physician Visits	
4	Other Physician Office Visits	
5	In Network Coinsurance	
6	Prescription Drugs	
7	Generic	
8	Preferred Brand	
9	Non-Preferred Brand	
10	Out of Pocket Maximum	
11	Individual	
12	Family	
13	Annual Deductible	
14	Individual	
15	Family	
16	Lifetime Maximum	
17	Cost	
18		

19. Before we move on to the next step, we need to save this file. In the upper left hand corner of the



Excel window is a  icon. Click on this icon and then select Save As. The file should be saved in a location you will be able to find again. Also, use a name that incorporates the name of your class, your name, and the date. In the example to the right, the file name is included first, an underscore, your last name, and then the date (9/2/2011) is used. If you work on this file on the next day, change the date so you have a record of what you have done. If you have different versions of the file on the same day, try adding a letter to the end like m212_graser_090211_a or m212_graser_090211_b.

File name: m212_graser_090211
 Save as type: Excel Workbook

Locate a Health Plan

1. Start your favorite Internet browser. Although there are many places where you might be able to locate health plans, the website <http://www.ehealthinsurance.com/> is very easy to use and offers plans from several companies. Navigate your browser to this website.

The screenshot shows the eHealthInsurance website. At the top, there is a navigation menu with options: Individual & Family, Small Business, Short Term, Medicare, Dental, Life, and Travel. Below the menu is a large banner with the text "Health Insurance in 11 minutes!" and a subtext "Based on experience of actual customers using eApproval." The banner features a form with the following fields: "Insurance Type" (set to "Individual & Family"), "Zip Code" (with a red dashed box around it), and a "GO" button. Above the form, there are links for "Live Quotes", "Online Application", and "eApproval". To the left of the form, there is a photo of a woman and a child. Below the banner, there are sections for "What the press is saying about us" (with quotes from SUZE ORMAN, Newsweek, and CNN) and "Health insurance quotes in AZ" (with details for AZ: Health Plans: 338, Carriers: 26, From: \$42.29/mo). A red box highlights the "Zip Code" field with the text "Put your zip code here and select Go." A yellow sticky note with the text "Did you know? get help with" is also visible.

- To get a personalized quote, make sure you select Individual & Family. Then type in your zip code in the area indicated and select Go.
- We want to personalize this quote as much as possible to you. Enter your gender, birth date and other information. If you are younger than 19 years old, adjust your birth date to reflect an age of 19 years old. This must be done since this website does not give quotes to anyone 18 years old or younger. If you have a family, include them also by providing their information.

Get Quotes for Individual & Family Health Insurance Plans

* Required Information



* Zip Code: Start coverage on: ▼


Gender	Date of Birth <small>(MM / DD / YYYY)</small>	Tobacco use? <small>(past 12 months)</small>	College Student? <small>(full-time)</small>
* Applicant: <input type="text" value="Male"/> ▼	<input type="text" value="01"/> / <input type="text" value="01"/> / <input type="text" value="1972"/>	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No
Spouse: <input type="text" value="--"/> ▼	<input type="text" value=""/> / <input type="text" value=""/> / <input type="text" value=""/>	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No
Child1: <input type="text" value="--"/> ▼	<input type="text" value=""/> / <input type="text" value=""/> / <input type="text" value=""/>	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No
Child2: <input type="text" value="--"/> ▼	<input type="text" value=""/> / <input type="text" value=""/> / <input type="text" value=""/>	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No

[+ Add More Children](#)





GO

- Press Go.
- Most likely, your query will return many quotes like the one below. You should recognize some of the labels like Plan Type and Deductible from the Excel worksheet we started earlier. Select a PPO plan like the one below and click on Plan Details

BlueEssential Plus \$10,000

	<u>Plan Type</u>	<u>Deductible</u>	<u>Coinsurance</u>	<u>Office Visit</u>	<p style="font-size: 24px; font-weight: bold;">\$47.65/mo*</p> <div style="background-color: #f4a460; color: white; padding: 5px; text-align: center; font-weight: bold;">APPLY</div> <p style="font-size: 10px; text-align: center;">BEST SELLER</p>
	PPO	\$10,000	40%	\$30	

AM Best Rating: *N/A*
[Find Doctor](#)
[Plan Details](#)
[Rating 4.4](#) ★★★★★

Compare

6. Click on Show All Plan Details.

The screenshot shows a plan card for BlueEssential Plus \$10,000. On the left, it displays the BlueCross BlueShield of Arizona logo and a 'MONTHLY COST' of \$74.00, with a 'BEST SELLER' badge below. In the center, 'Plan Highlights' include 'Prescription Included' and 'Maternity Included'. On the right, 'Plan Details' are listed: Plan Type: PPO, Deductible: \$10,000, Coinsurance: 40%, and Office Visit: \$30. A blue button at the bottom right says 'Show All Plan Details'. Customer reviews are shown as 4.3 stars from 10 reviews.

7. A window will appear with the details of the plan.

The screenshot shows a detailed window for the BlueEssential Plus \$10,000 plan. The window title is 'BlueEssential Plus \$10,000'. Under the heading 'Details At a Glance', the following information is provided:

Plan Type:	PPO
Office Visit for Primary Doctor:	\$30 copay for 3 visits per member (combined PCP and Specialist) then 40% coinsurance after deductible. Find Doctors
Office Visit for Specialist:	\$50 copay for 3 visits per member (combined PCP and Specialist) then 40% coinsurance after deductible.
Coinsurance:	40% after deductible unless otherwise indicated
Annual Deductible:	Individual:\$10,000
Separate Prescription Drugs Deductible:	None
Prescription Drugs:	Generic: \$15 Copay Brand: \$125 Copay Non-Formulary: BCBSAZ does not use a Formulary
Annual Out-of-Pocket Limit:	Individual:\$4,000 Does not include deductible
Lifetime Maximum:	Unlimited
Health Savings Account (HSA) Eligible:	No
Out-of-Network Coverage:	Yes (Details in plan brochure below)

This window contains all of the information you will need to fill out the Excel table we created earlier.

Put the Data for the Plan into Excel

1. If the Excel file you used earlier is not open, open it.
2. In the next few steps, we'll modify columns B and C to allow us to enter the plan and comments for each plan.
3. In cell B1, type the name of your plan. In my Excel worksheet, I'll use a plan offered by Yavapai Combined Trust called the Basic Plus Plan. Your names and data will be different.
4. Format the cell so that the plan is in boldface and right aligned.
5. You'll need to adjust the width of columns B and C so that the contents will fit.

	A	B	
1		Basic Plus Plan	
2	Plan Type		
3	Primary Care Physician Visits		

8. Using the comparison you found online, fill in the data for the plan. Use column C for any pertinent information you will need to calculate the plan's overall cost. You only need to include the coverage for individuals in your worksheet.

	A	B	C	
1		Basic Plus Plan		
2	Plan Type	PPO		
3	Primary Care Physician Visits	40%		
4	Other Physician Office Visits	40%		
5	In Network Coinsurance	40%		
6	Prescription Drugs			
7	Generic	\$10	no deductible	
8	Preferred Brand	20%	max of \$100 per fill	
9	Non-Preferred Brand	50%	n to a max of \$150 per fill	
10	Out of Pocket Maximum			
11	Individual	\$6,000		
12	Family	\$12,000		
13	Annual Deductible			
14	Individual	\$600		
15	Family	\$1,200		
16	Lifetime Maximum	\$2,000,000		
17	Cost	\$46	per month	
18				

Notice that the contents of cell C9 do not fit the column width. We could certainly resize the column as shown earlier. Another option is to wrap the text in the cell as shown in the next step.

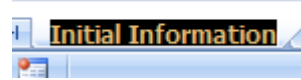
9. Let us wrap the text in each cell of column C. Select the entire column by clicking on the C at the head of the column.
10. In the Alignment panel (make sure you are on the Home tab), locate and select Wrap Text. This will wrap the text in the column so it fits the width.




11. Although the contents of cell C9 fit horizontally, it does not fit vertically. You can select row 9 by clicking on the 9 and resize that row so that the contents fit vertically. You may have to resize some of your other cells to make the contents fit. You can also resize other rows and columns so that the contents fit.

	A	B	C	D
1		Basic Plus Plan		Name
2	Plan Type	PPO		Date
3	Primary Care Physician Visits	40%		
4	Other Physician Office Visits	40%		
5	In Network Coinsurance	40%		
6	Prescription Drugs			
7	Generic	\$10	no deductible	
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14	Individual	\$600		
15	Family	\$1,200		
16	Lifetime Maximum	\$2,000,000		
17	Cost	\$46	per month	
18				

12. At the bottom of the sheet you are working on, you'll see a tab labeled Sheet 1. Double click on this name to highlight this label. Type "Initial Information" to rename this worksheet. Adding this label will make it easier to find this worksheet as you modify the Excel file in later tech assignments.



13. In cells C1 and C2, type your name and the date so I can identify your worksheet after you submit it.

14. Save your file by selecting the  icon in the upper left corner of the Excel window.

Now that you have all the relevant information for your plan, we want to use it to fill out a table of costs. This table is contained within a PDF file that you can fill out, save, and submit with the Excel file you just created. In a later technology assignment, we will transfer this table to the Excel worksheet.

You can find resources on filling out the PDF file for the Basic Plus Plan in the technology assignment's online folder.