

## XCEL Solutions LLC

### Course Syllabus – Self Study Online Course

#### General class and course information

<b>Course Number</b>	TBD	<b>Course Title:</b>	Oregon Health Prelicensing
<b>Term:</b>	2020	<b>Lessons:</b>	11
<b>Days:</b>	30 days	<b>Class:</b>	Self-Study
<b>Prerequisites:</b>	Must be 18 years old		

#### Instructor Information

<b>Instructor:</b>	Patrick Fraley	<b>Website:</b>	www.xcelsolutions.com
<b>Phone:</b>	904-999-4923 x 775	<b>Office hours:</b>	Monday through Friday 8 am to 7 pm
<b>Office:</b>	904-999-4923	<b>After hours</b>	TBA
<b>E-mail</b>	instructor@xcelsolutions.com		

#### Course Description

The course is designed to teach topics relevant to the accident and health insurance industry. After completing the online pre-licensing course, students will possess an understanding of the different types of insurance companies, how insurance is sold, industry oversight and regulation, concepts and treatment of risks, the elements of a contract and how to practically apply the legal concepts while conducting business, types and uses of health insurance policies, types of health insurance providers, and differentiate between commercial, government and alternative options, Disability income benefits, types of medical expense policies, deductibles and coinsurance, Medicare and Medicaid policies, long- term care, health insurance policy provisions and exclusions, health insurance premium factors, and laws and regulations pertinent to insurance. The objective is to also prepare the student for the related Oregon state insurance licensing exam in these areas of competence.

#### Texts / Materials – Soft ware requirements

Text material are provided in HTML and PDF's. Learners can use PCs, Macs, laptops, iPhone and smart phones to take their course. The following web browsers are compatible with PCs and Macs – Google Chrome, Microsoft Edge, Firefox and Safari.

#### Performance Assessment Information

Each chapter includes html content, cliff notes and keywords, introduction and summary review videos, and end of chapter exam. All videos and content must be viewed before accessing the chapter exam. The number of questions per chapter exams varies based on the complexity of the chapter. The chapters are mastery sequential and include a mandatory end of chapter quiz which must be passed before moving forward. Once the learner passes all the sequential chapter exams, they will need to pass the final exam with a score of 70% or better.

#### Grading Plan

Read all chapters and obtain a score of 70% or higher on each chapter quiz. Upon completion of the chapters and chapter quizzes within the course, each student must obtain a grade of 70% or higher on the Final Exam. If the student fails the chapter quizzes or final exam, the student can continue to study in the course and retake the quiz or final exam until they score a 70% or higher.

## Course Expectations

To complete the course and receive a Completion Certificate, each student must successfully complete the following requirements: Read all chapters and obtain a score of 70% or higher on each chapter quiz. Upon completion of the chapters and chapter quizzes within the course, each student must obtain a grade of 70% or higher on the Final Exam. Successful completion of an approved course qualifies the student to sit for the related Oregon state insurance licensing exam.

## General Policies and Information

The course must be completed by the student listed on the registration. If a student is unable to complete the course within 30 days, course extensions are available to continue work in the course, at an additional charge. Course access will remain inactive until the student purchases an extension.

## Schedule / Calendar of Assignments

As this is a self-study internet-based course, there is not a schedule of progress that students must adhere to except that student must progress through each chapter and pass a chapter quiz prior to proceeding to the next chapter. Once registered, a student's course is available for 30 days. Students have the ability to work at their own pace and complete their course at any time within that 30-day period. If a student is unable to complete the course in that period of time, course extensions are available to continue work in the course, at an additional charge. Course access will remain inactive until the student purchases an extension.

## Holidays

Our office will be closed in observance of the following holidays (instructor/technical assistance not available):

- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Christmas Day (December 25)
- New Year's Day (January 1)



### 7 day study guide

Day 1	Day 2	Day 3	Day 4
<b>CHAPTER 1</b> Basic Principles of Insurance <b>CHAPTER 2</b> Nature of Insurance <b>CHAPTER 3</b> Legal Concepts	<b>CHAPTER 4</b> Health and Accident Insurance <b>CHAPTER 5</b> Health Insurance Providers <b>CHAPTER 6</b> Medical Expense Insurance	<b>CHAPTER 7</b> Disability Income Insurance <b>CHAPTER 8</b> Private Insurance Plans for Seniors <b>CHAPTER 9</b> Health Insurance Policy Provisions	<b>CHAPTER 10</b> Health Insurance Underwriting <b>CHAPTER 11</b> Laws & Rules <b>FINAL EXAM</b>
Day 5	Day 6	Day 7	
 <b>FINAL EXAM</b>	 <b>PREP REVIEW COURSE</b>	 <b>STATE EXAM SIMULATOR</b> Complete all 3 Exam Simulators	

XCEL SOLUTIONS, LLC

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