



# MAST 1100 – Medical Insurance Management COURSE SYLLABUS Fall 2016

Semester: Fall 2016  
Course Title: [Medical Insurance Management](#)  
Course Number: **MAST 1100**  
Credit Hours/ Minutes: **2/3000**  
Class Location: Building 8 Room 8166  
Class Meets: M-R 10:10-11:05  
CRN: 20228

Instructor: Kimberly Brown, BSHS, CMA(AAMA), CCS-P  
Office Hours: M-R 2:00-5:30  
Office Location: Building 8 Room 8168  
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Fax Number: 478-289-2336  
Tutoring Hours: By Appointment

## REQUIRED TEXT:

Medical Insurance: An Integrated Claims Process Approach 6e, Valerius – ISBN 9780073513713



## REQUIRED SUPPLIES & SOFTWARE:

- 3 ring binder
- Pens
- Paper
- Highlighter
- ICD Coding Book (available from Stephannie)

**COURSE DESCRIPTION:** Emphasizes essential skills required for the medical practice. Topics include: managed care, reimbursement, and coding.

## MAJOR COURSE COMPETENCIES:

1. Managed Care
2. Reimbursement Coding

**PREREQUISITE(S):** ALHS 1011, ALHS 1090, COMP 1000, ENGL 1010

## COURSE OUTLINE:

### Managed Care

1. Define frequently used insurance terms and abbreviations.
2. Identify these types of insurance plans, Governmental Carriers: Medicare, Medicaid, TRICARE, etc.; Managed Care: HMO, PPO, POS; Workers' Compensation; Blue Cross Blue Shield; and private insurance.
3. Define medical necessity as it applies to procedural and diagnostic coding. (IX.C.5)
4. Utilize medical necessity guidelines. (IX.P.3)
5. Outline managed care requirements for patient referral. (VII.C.2)
6. Describe how guidelines are used in processing an insurance claim.
7. Compare processes for filing insurance claims both manually and electronically.
8. Identify: a. types of third party plans, b. information required to file a third party claim, c. the steps for filing a third party claim. (VII.C.1)
9. Discuss physician fee schedules.
10. Describe the concept of RBRVS.

11. Define Diagnosis-Related Groups (DRGs).
12. Interact professionally with third party representatives. (VII.A.1)
13. Complete an insurance claim form. (VIII.P.4)
14. Describe processes for: a. verification of eligibility for services, b. precertification, c. preauthorization. (VIII.C.3)
15. Obtain precertification or preauthorization including documentation. (VII.P3)
16. Verify eligibility for services including documentation. (VIII.P.2)
17. Display tactful behavior when communicating with medical providers regarding third party requirements. (VIII.A.2)
18. Show sensitivity when communicating with patients regarding third party requirements. (VIII.A.3)
19. Utilize tactful communication skills with medical providers to ensure accurate code selection. (IX.A.1)
20. Differentiate between fraud and abuse. (VIII.C.5)
21. Interpret information on an insurance card (VIII.P.1)
22. Define a patient-centered medical home (PCMH) (VIII.C.4)

### Reimbursement and Coding

1. Describe how to use the most current procedural coding system. (IX.C.1)
2. Discuss the effects of: a. upcoding, b. downcoding. (IX.C.4)
3. Describe how to use the most current diagnostic coding classification system. (IX.C.2)
6. Describe how to use the most current HCPCS level II coding system. (IX.C.3)
7. Perform procedural coding. (IX.P.1)
8. Perform diagnostic coding. (IX.P.2)
9. Complete a referral form.

**GENERAL EDUCATION CORE COMPETENCIES:** STC has identified the following general education core competencies that graduates will attain:

1. The ability to utilize standard written English.
2. The ability to solve practical mathematical problems.
3. The ability to read, analyze, and interpret information.

All students pursuing a degree, a diploma, or a Technical Certificate of Credit with a General Education component will be required to pass the General Education Competency Exams prior to graduation.

### STUDENT REQUIREMENTS:

**ASSIGNMENTS:** This lesson plan is subject to change at instructor's discretion. Late assignments are assessed ten-points each day. Three days past the due date, the assignments are not accepted; a grade of zero is assigned. It is the student's responsibility to make sure all assignments are completed and submitted by these due dates. \*\*Points will be deducted for failure to follow directions. **Proper heading must be included on all materials handed in.** This includes first and last name, date, course, assignment name. Failure to include this information will result in a **five point reduction.**

**CLASSROOM RULES:** All cell phones will be turned off at the beginning of class time. Any cell phone that rings during class will become property of the instructor until further notice. If you have an emergency, please discuss options with me prior to class. Computers in the classroom are not to be used during class time. You may use the computers during break time only unless otherwise instructed for teaching purposes. I can and will deny you access to your computer if necessary. There will be **no eating or drinking** in the classroom.

**FINAL EXAM:** **A final unit test average of 75 or above is required to sit for the final exam.** Grades of 74.9 will not be rounded up. If you have below a 75 average, you will receive a "WP" or "WF" depending on the average grade prior to the final exam. Students will take a comprehensive final exam covering the material in the textbook and workbook over the entire semester. Failure to take the final exam at the end of the semester will result in a grade of zero. No exceptions.

**QUIZZES/CODING WORKSHEETS:** Chapter quizzes will be given prior to covering the chapter material. Each student is expected to be prepared for the quizzes by reading the chapter material **BEFORE** the quiz. As referenced below, chapter quizzes are not allowed to be made up. In the event of an absence, the student will receive a zero for any quizzes missed. Coding worksheet assignments are due on the date assigned in the lesson plan. If a student needs extra time they will be responsible for discussing this need with the instructor and extra time may be allotted at the instructor's discretion on a case-by-case basis.

**ATTENDANCE GUIDELINES:** Class attendance is a very important aspect of a student's success. Being absent from class prevents students from receiving the full benefit of a course and also interrupts the learning process. Southeastern Technical College considers both tardiness and leaving early as types of absenteeism. Responsibility for class attendance rests with the student. Regular and punctual attendance at all scheduled classes is required for student success. Students will be expected to complete all work required by the instructor as described in the individual course syllabus.

Instructors have the right to give unannounced quizzes/assignments. Students who miss an unannounced quiz or assignment will receive a grade of 0. Students who stop attending class, but do not formally withdraw, may receive a grade of F and face financial aid repercussions in upcoming semesters.

### **ADDITIONAL ATTENDANCE PROVISIONS**

#### ***Health Sciences***

Requirements for instructional hours within Health Science and Cosmetology programs reflect the rules of respective licensure boards and/or accrediting agencies. Therefore, these programs have stringent attendance policies. Each program's attendance policy is published in the program's handbook and/or syllabus which specify the number of allowable absences. All provisions for required make-up work in the classroom or clinical experiences are at the discretion of the instructor.

Attendance is counted from the first scheduled class meeting of each semester. To receive credit for a course a student must attend at least 90% of the scheduled instructional time. Time and/or work missed due to tardiness or absences must be made up at the convenience of the instructor. Any student attending less than the required scheduled instructional time (90%) may be dropped from the course as stated below in the Withdrawal Procedure.

Tardy means arriving after the scheduled time for instruction to begin. Early departure means leaving before the end of the scheduled time. Three (3) tardies or early departures equal one (1) absence for the course.

**For this class, which meets 4 days a week for 15 weeks, the maximum number of days a student may miss is 7 days during the semester.**

**SPECIAL NEEDS:** Students with disabilities who believe that they may need accommodations in this class based on the impact of a disability are encouraged to contact Helen Thomas, 912-538-3126, [hthomas@southeasterntech.edu](mailto:hthomas@southeasterntech.edu), to coordinate reasonable accommodations.

**SPECIFIC ABSENCES:** Provisions for Instructional Time missed because of documented absences due to jury duty, military duty, court duty, or required job training will be made at the discretion of the instructor.

**PREGNANCY:** Southeastern Technical College does not discriminate on the basis of pregnancy. However, we can offer accommodations to students who are pregnant that need special consideration to successfully complete the course. If you think you will need accommodations due to pregnancy, please advise me and make appropriate arrangements with Helen Thomas, (912) 538-3126, [hthomas@southeasterntech.edu](mailto:hthomas@southeasterntech.edu).

**WITHDRAWAL PROCEDURE:** Students wishing to officially withdraw from a course(s) or all courses after the drop/add period and prior to the 65% portion of the semester (date will be posted on the school calendar) must speak with a Career Counselor in Student Affairs and complete a Student Withdrawal Form. A grade of "W" is assigned when the student completes the withdrawal form from the course.

Students who are dropped from courses due to attendance (see your course syllabus for attendance policy) after drop/add until the 65% point of the semester will receive a "W" for the course. Abandoning a course(s) instead of following official withdrawal procedures may result in a grade of 'F' being assigned.

After the 65% portion of the semester, the student will receive a grade for the course. (Please note: A zero will be given for all missed assignments.)

There is no refund for partial reduction of hours. Withdrawals may affect students' eligibility for financial aid for the current semester and in the future, so a student must also speak with a representative of the Financial Aid Office to determine any financial penalties that may be assessed due to the withdrawal. All grades, including grades of 'W', will count in attempted hour calculations for the purpose of Financial Aid.

**Remember** - Informing your instructor that you will not return to his/her course does not satisfy the approved withdrawal procedure outlined above.

**MAKEUP GUIDELINES (Tests, quizzes, homework, projects, etc...):**

No make-up exams are allowed without a physician's excuse that must be provided to the instructor within three (3) days of the absence. If an exam is missed, the student will be allowed to take make-up exams during **at the instructor's discretion** (date to be scheduled by instructor). There will be **NO** exceptions to this policy. If you are **absent or late** on the day a **quiz** is given, you will **receive a "0"** for that grade. Lowest exam grades are not dropped.

**ACADEMIC DISHONESTY POLICY:** The STC Academic Dishonesty Policy states *All forms of academic dishonesty, including but not limited to cheating on tests, plagiarism, collusion, and falsification of information, will call for discipline.* The policy can also be found in the *STC Catalog and Student Handbook*.

### Procedure for Academic Misconduct

The procedure for dealing with academic misconduct and dishonesty is as follows:

#### --First Offense--

Student will be assigned a grade of "0" for the test or assignment. Instructor keeps a record in course/program files and notes as first offense. The instructor will notify the student's program advisor, academic dean, and the Registrar at the student's home campus. The Registrar will input the incident into Banner for tracking purposes.

#### --Second Offense--

Student is given a grade of "WF" for the course in which offense occurs. The instructor will notify the student's program advisor, academic dean, and the Registrar at the student's home campus indicating a "WF" has been issued as a result of second offense. The Registrar will input the incident into Banner for tracking purposes.

#### --Third Offense--

Student is given a grade of "WF" for the course in which the offense occurs. The instructor will notify the student's program advisor, academic dean, and the Registrar at the student's home campus indicating a "WF" has been issued as a result of second offense. The Vice President for Student Affairs, or designee, will notify the student of suspension from college for a specified period of time. The Registrar will input the incident into Banner for tracking purposes.

**STATEMENT OF NON-DISCRIMINATION:** Southeastern Technical College does not discriminate on the basis of race, color, creed, national or ethnic origin, gender, religion, disability, age, disabled veteran, veteran of Vietnam Era or citizenship status, (except in those special circumstances permitted or mandated by law). This school is in compliance with Title VI of the Civil Rights Act of 1964, which prohibits discrimination on the basis of race, color, or national origin; with the provisions of Title IX of the Educational Amendments of 1972, which prohibits discrimination on the basis of gender; with the provisions of Section 504 of the Rehabilitation Act of 1973, which prohibits discrimination on the basis of handicap; and with the American with Disabilities Act (ADA).

**GRIEVANCE PROCEDURES:** Grievance procedures can be found in the Catalog and Handbook located on STC's website.

**ACCESS TO TECHNOLOGY:** Students can now access Angel, Remote Lab Access, Student Email, Library Databases (Galileo), and BannerWeb via the mySTC portal or by clicking the Current Students link on the STC website at [www.southeasterntech.edu](http://www.southeasterntech.edu).

### GRADING POLICY

Coding Exercises/	
Chapter Quizzes	10%
Connect Exercises	5%
Unit Tests	60%
Final Exam	25%
	100%

Skills Competency\* Pass/Fail  
\*All skills areas must be completed with a grade of 85% or better for passing, except for specified skills, which require 100% (psychomotor and affective domain)

Students are required to pass Unit/Chapter Tests with at least a 75% average in order to take the final exam. (cognitive domain)

### GRADING SCALE

A: 90-100
B: 80-89
C: 70-79
D: 60-69
F: 0-59

### TCSG GUARANTEE/WARRANTY

**STATEMENT:** *The Technical College System of Georgia guarantees employers that graduates of State Technical Colleges shall possess skills and knowledge as prescribed by State Curriculum Standards. Should any graduate employee within two years of graduation be deemed lacking in said skills, that student shall be retrained in any State Technical College at no charge for instructional costs to either the student or the employer.*

Core Curriculum for Medical Assistants Medical Assisting Education Review Board (MAERB) 2015 Curriculum Requirements

Cognitive (Knowledge Base) VIII.C Third Party Reimbursement	Psychomotor (Skills) VIII.P Third Party Reimbursement	Affective (Behavior) VIII.A Third Party Reimbursement
<ol style="list-style-type: none"> <li>1. Identify:               <ol style="list-style-type: none"> <li>a. Types of third party plans</li> <li>b. Information required to file a third party claim</li> <li>c. The steps for filing a third party claim</li> </ol> </li> <li>2. Outline managed care requirements for patient referral</li> <li>3. Describe processes for:               <ol style="list-style-type: none"> <li>a. Verification of eligibility for services</li> <li>b. Precertification</li> <li>c. preauthorization</li> </ol> </li> <li>4. Define a patient-centered medical home (PCMH)</li> <li>5. Differentiate between fraud and abuse</li> </ol>	<ol style="list-style-type: none"> <li>1. Interpret information on an insurance card</li> <li>2. Verify eligibility for services including documentation</li> <li>3. Obtain precertification or preauthorization including documentation</li> <li>4. Complete an insurance claim form</li> </ol>	<ol style="list-style-type: none"> <li>1. Interact professionally with third party representatives</li> <li>2. Display tactful behavior when communicating with medical providers regarding third party requirements</li> <li>3. Show sensitivity when communicating with patients regarding third party requirements</li> </ol>
Cognitive (Knowledge Base) IX.C Procedural and Diagnostic Coding	Psychomotor (Skills) IX.P Procedural and Diagnostic Coding	Affective (Behavior) IX.A Procedural and Diagnostic Coding
<ol style="list-style-type: none"> <li>1. Describe how to use the most current procedural coding system</li> <li>2. Describe how to use the most current diagnostic coding classification system</li> <li>3. Describe how to use the most current HCPCS level II coding system</li> <li>4. Discuss the effects of:               <ol style="list-style-type: none"> <li>a. Upcoding</li> <li>b. Downcoding</li> </ol> </li> <li>5. Define medical necessity as it applies to procedural and diagnostic coding</li> </ol>	<ol style="list-style-type: none"> <li>1. Perform procedural coding</li> <li>2. Perform diagnostic coding</li> <li>3. Utilize medical necessity guidelines</li> </ol>	<ol style="list-style-type: none"> <li>1. Utilize tactful communication skills with medical providers to ensure accurate code selection</li> </ol>

**MAST 1100 – Medical Insurance Management  
Fall Semester 2016 Lesson Plan  
\*\*Subject to Change\*\***

Date	Chapter/ Lesson	Content	Assignments/Tests	*Competency Area
Aug 15		First day of class Introduction to Course—Syllabi, Outline, Rules, Regulations Coverage; Completion of Forms	Reading Assignment: Chapters 1, 2, & 3	1,2 a, b, c, d
Aug 16	1	Introduction to the Medical Billing Cycle	<b>Quiz 1, Chapter 1</b> Reading Assignment: Chapter 2	1,2 a, b, c, d
Aug 17	2	Electronic Health Records, HIPAA, and HITECH: Sharing and Protecting Patient's Health Information	<b>Quiz 2, Chapter 2</b>	1,2 a, b, c, d
Aug 18	2	Chapter 2 continued	Reading Assignment: Chapter 3	1,2 a, b, c, d
Aug 22	3	Patient Encounters and Billing Information Workbook Exercises for Chapters 1-3	<b>Quiz 3, Chapter 3</b> Study for Test 1	1,2 a, b, c, d
Aug 23	3	Chapter 3 continued		1,2 a, b, c, d
Aug 24		<b>Test 1 – Chapters 1, 2, &amp; 3</b>	<b>Connect Assignments Due on Jan 23</b> Read Chapter 6	1,2 a, b, c, d
Aug 25	4	Diagnostic Coding: Introduction to ICD-10-CM  Workbook Exercises for Chapter 4	<b>Quiz 4, Chapter 4</b> Begin work on Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Aug 29	4	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Aug 30	4	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Aug 31	4	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d

Sept 1	4	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Sept 5		<b>HOLIDAY</b>		
Sept 6	4	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Sept 7	4	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Sept 8	4	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Sept 12	4	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Sept 13	4	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Sept 14	4	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Sept 15	4	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Sept 19	4	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Sept 20	4	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Sept 21	4	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Sept 22	4	<b>Test 2 – Chapter 4 Test</b>	<b>Workbook Chapter 4 Due</b> Reading Assignment: Chapter 5	1,2 a, b, c, d
Sept 26	5	Procedural Coding: CPT and HCPCS	<b>Quiz 5, Chapter 5</b> <b>Workbook Chapter 4</b>	1,2 a, b, c, d

			<b>Due</b> Medical Coding Workbook – Exercises will be assigned in class	
Sept 27	5	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Sept 28	5	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Sept 29	5	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Oct 3	5	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Oct 4	5	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Oct 5	5	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Oct 6	5	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Oct 10	5	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Oct 11	5	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Oct 12	5	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Oct 13	5	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Oct 17	5	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Oct 18	5	Medical Coding Workbook – Exercises	Medical Coding Workbook –	1,2 a, b, c, d



			Exercises will be assigned in class	
Oct 19	5	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Oct 20	5	Medical Coding Workbook – Exercises	Medical Coding Workbook – Exercises will be assigned in class	1,2 a, b, c, d
Oct 24		<b>Test 3 – Chapter 5</b>	<b>Workbook Chapter 5 Due</b> Reading Assignment: Chapter 6	
Oct 25	6	Visit Charges and Compliant Billing	<b>Quiz 6, Chapter 6</b> Reading Assignment: Chapter 7	1,2 a, b, c, d
Oct 26	7	Healthcare Claim Preparation and Transmission	<b>Quiz 7, Chapter 7</b>	1,2 a, b, c, d
Oct 27	7	Chapter 7 Continued		1,2 a, b, c, d
Oct 31		Computer Exercises	<b>Study for Test 4</b>	1,2 a, b, c, d
Nov 1		<b>Test 4 – Chapters 6 &amp; 7</b>	<b>Connect Assignments 6 &amp; 7 Due</b> Reading Assignment: Chapter 8	1,2 a, b, c, d
Nov 2	8	Private Payers/Blue Cross Blue Shield	<b>Quiz 8, Chapter 8</b> Reading Assignment: Chapter 9	1,2 a, b, c, d
Nov 3	9	Medicare	<b>Quiz 9, Chapter 9</b>	1,2 a, b, c, d
Nov 7	9	Chapter 9 Continued	<b>Study for Test 5</b>	1,2 a, b, c, d
Nov 8		<b>Test 5 – Chapters 8 &amp; 9</b>	<b>Connect Assignments Chapters 8 &amp; 9 Due</b> Reading Assignment: Chapter 10	1,2 a, b, c, d
Nov 9	10	Medicaid	<b>Quiz 10, Chapter 10</b> Reading Assignment: Chapter 11	1,2 a, b, c, d
Nov 10	11	TRICARE and CHAMPVA	<b>Quiz 11, Chapter 11</b> Reading Assignment: Chapter 12	1,2 a, b, c, d
Nov 14	12	Workers' Compensation and Disability/Automotive Insurance	<b>Quiz 12, Chapter 12</b>	1,2 a, b, c, d
Nov 15		Workbook	<b>Study for Test 6</b>	1,2 a, b, c, d
Nov 16		<b>Test 6 - Chapters 10-12</b>	<b>Connect Assignments</b>	1,2 a,b,c,d

			<b>Chapters 10-12 Due</b> Reading Assignment: Chapter 13	
Nov 17	13	Payments (RAs), Appeals, and Secondary Claims	<b>Quiz 13, Chapter 13</b> Reading Assignment: Chapter 14	1,2 a, b, c, d
Nov 21	14	Patient Billing and Collections	<b>Quiz 14, Chapter 14</b>	1,2 a, b, c, d
Nov 22	14	Chapter 14 Continued	<b>Study for Test 7</b>	1,2 a, b, c, d
		<b>Test 7 – Chapters 13 &amp; 14</b>	<b>Connect Assignments</b> <b>Chapters 13 &amp; 14 Due</b> Reading Assignment: Chapter 4	1,2 a,b,c,d
Nov 23-24		<b>THANKSGIVING HOLIDAY</b>		
Nov 28	16	Primary Case Studies		1,2 a, b, c, d
Nov 29	16	Primary Case Studies		1,2 a, b, c, d
Nov 30	16	Primary Case Studies		1,2 a, b, c, d
Dec 1	16	Primary Case Studies		1,2 a,b,c,d
Dec 6 or 7		<b>Final Exam</b>		

\* **Competency Areas: (will vary for each course/taken from state standards)**

1. Managed Care
2. Reimbursement and Coding

**\*\*General Core Educational Competencies**

- a) The ability to utilize standard written English.
- b) The ability to solve practical mathematical problems.
- c) The ability to read, analyze, and interpret information.