FINANCE and HEALTH CARE

Domain Training

RequirementsInc.com

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**BA Average Salaries**

<table>
<thead>
<tr>
<th>Role</th>
<th>Average Salary</th>
<th>In USD as of Nov 10, 2011</th>
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<tbody>
<tr>
<td>Junior Business Analyst in United States</td>
<td>$74,000</td>
<td>35k</td>
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<tr>
<td>Business Analyst in United States</td>
<td>$83,000</td>
<td>70k</td>
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<tr>
<td>Senior Business Analyst in United States</td>
<td>$95,000</td>
<td>105k</td>
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**US National Average Wage is less than 42K!**
Benefits of Becoming a Domain Expert

- Helps you get into the niche markets and stay in demand
- Helps you get into senior positions and reach 100K sooner
- Provides better job security as a specialized resource
Job Market Share

- **Vanilla BA**
  - 25%
  - Regular BA job requirements without requiring domain knowledge is about 25%
  - 5 in 20 jobs

- **Finance BA**
  - 25%
  - With finance domain training, you would additionally qualify for 20% jobs, exclusive to domain experts
  - 9 in 20 jobs

- **Healthcare BA**
  - 25%
  - With finance domain training, you would additionally qualify for 20% jobs, exclusive to domain experts
  - 9 in 20 jobs

- **Finance + Healthcare BA**
  - 25%
  - With finance + healthcare domain training, you would additionally qualify for 40% exclusive jobs
  - 13 in 20 jobs
FINANCE DOMAIN TRAINING

Amortization

Payments
- Scheduled: 80,000
- Curt: 21,000
- Prepayment: 10,000
- Fees: 900

Loan Note
- Original UPB: 580,000
- Payoff: 119,000
- Interest: 5.5%
- Product: 30 FRM

Payments Table:

<table>
<thead>
<tr>
<th>Month</th>
<th>Scheduled</th>
<th>Curt</th>
<th>Prepayment</th>
<th>Fees</th>
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<tr>
<td>Ian</td>
<td>80,000</td>
<td>21,000</td>
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Loan Note Table:

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
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<tbody>
<tr>
<td>Original UPB</td>
<td>580,000</td>
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<tr>
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<td>30 FRM</td>
</tr>
</tbody>
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TRAINING INFO

**Duration:** About 16 Hours.

**Delivery:** On-Demand 24/7 with Instructor Support.
Pre-Training: Excel

Refresh your Excel Knowledge
- Introduction to Microsoft Excel
- Formatting Data in Excel – Basics
- How to Make a Chart in Excel?
- Writing Simple Formulas in Excel
- Introduction Conditional Formatting in Excel
- Introduction to Excel Tables
- Introduction to Excel Pivot Tables
- Using Excel Productively – Keyboard Shortcuts
- Printing Your Workbooks
- 10 Things you can do in Excel under 10 Minutes

Everyday Excel Formulae
- Excel IF formula
- VLOOKUP Formula – comprehensive guide
- SUMIFS formula
- SUMPRODUCT formula
- Excel Formulas – 51 formulas explained in plain English
- Excel Formula Forensics
- Excel Array Formulas
- Examples on SUMPRODUCT, SUMIFS, OFFSET.
Pre-Training: Excel

**Conditional Formatting**
- Introduction to Conditional formatting
- Compare 2 lists using conditional formatting
- Using Conditional formatting in Excel 2010
- 5 Conditional formatting tips

**Using Excel Productively**
- Excel Keyboard Shortcuts – Comprehensive guide
- 10 tips to make better Excel worksheets
- How to use Paste Special & Go to special
- How to use double click to save time in Excel
- Excel Quick Tips
Accounting Principles

- Accounting Methods
- Cash Accounting
- Accrual Accounting
- Comparing Cash and Accrual Accounting
- Balance Sheet
- Income Statement
- Cash Flow Statement
Mortgage Sourcing (Underwriting)

- Mortgage Industry Overview
- Industry Practices, Participants, Terminology
- Primary and Secondary Mortgage
- Loan Types
- Interest Rate Calculation

Check out the Free Demo to learn this topic
Mortgage Servicing

- Industry Practices, Participants, Terminology
- Servicer Roles
- Servicer Accounting
- Investor Accounting
- Amortization
- Loan Account Entries
- Loan Events
- Loan Activity
- Computation of a Loan’s Amortization Using Excel

Check out the Free Demo to learn this topic
Mortgage Securitization

- Industry Practices, Participants, Terminology
- Mortgage-backed Securities
- Money flow from Borrowers and Investors
- Guaranteed Loans by Secondary Mortgage GSEs (Government-Sponsored Enterprises)
Credit and Debt Markets

- Collateralized Debt Obligation
- Credit Default Swaps
Bonus Topics

• Rent vs. Buy Analysis
• The Collapse of the Housing Market
  • What was the recipe for the failure?
• The Perils of Financial Weapons of Mass Destruction
  • according to Warren Buffet
Mortgage Industry Overview

25 YEAR MORTGAGE

FIXED RATE: 6%

DOWN PAYMENT: $25,000

MONTHLY PAYMENTS

$1,127.53
Mortgage Industry Overview

- **What is a mortgage?** A pledge of property as a security/collateral for a debt.
Secondary Mortgage
Amortization Chart
HEALTHCARE DOMAIN TRAINING
Duration: 16 Hours.
Delivery: On-Demand 24/7.

TRAINING INFO
Health Care Terminology

- Subscriber
- Member
- Provider
- Claims
- Coinsurance
- Copayment
- Deductible
- FSA (Flexible spending accounts or arrangements)
- MSA (Medical Savings Account) / HSA (Health Spending Account)

Check out the Free Demo to learn this topic
Health Care Terminology Cont.

- In-depth Terminology
  - Coverage Type
  - Enrollment, Effective and Termination Dates
  - Capitation
  - etc...
- PHI
- HIPAA
- Health Care Plans
- COB
- TPL
- ICD Codes – ICD9 vs. ICD10
- HL7
Commercial Health Care Plans

- Preferred provider organization (PPO)
- Exclusive provider organization (EPO)
- Health maintenance organization (HMO)
- Supplemental Insurance
- MediGap
Government Health Care Plans

- Medicaid
  - Eligibility
  - Coverage

- Medicare
  - Eligibility
  - Coverage
Health Insurance Portability and Accountability Act (HIPAA)

- What is HIPAA?
- HIPAA Basics
- HIPAA Transactions
  - 837 - Claims submission (Professional / Institutional and Dental)
  - 834 - Enrollment (Benefit Enrollment and Maintenance)
  - 820 – Premium Payments (Payroll Deducted and Other Group Payments)
  - 270/271 – Eligibility and Benefits (Health Care Eligibility Inquiry and Response)
  - 278 – Authorization (Health Care Services Request for Review and Response)
- 4010 to 5010 conversion
Health Care Systems

- Member Management
- Provider Management
- Reimbursement Management (Claims Processing)
- Benefits Administration
- Prior Authorization
- Rate Setting
ICD 9 to ICD 10 Conversion

- What are ICD Codes?
- Benefits of Conversion?
- Concerns
- Things to account for
- Analysis Guidelines
- Testing Considerations
COB and TPL

- Coordination of Benefits (COB)
  - What is COB?
  - Why COB?
  - COB Rules

- Third Party Liability (TPL)
  - What is TPL?
  - Why TPL?
  - TPL Rules
Bonus Topics

- Section 111 Reporting
- Health level 7 (HL7)
Health Care Basics

- **Subscriber** - Person who pays the premium and under whom the family is covered
- **Member** - Who receives medical coverage under a subscriber. Dependents of the family.
- **Provider** - In simple words. Any place where we can go and get treatment. Formal definition “Any individual, institution, or agency that provides health services to health care consumer.”
- **Claims** - “An invoice from the provider to the doctor for the services rendered”.
- **Coinsurance** - A form of medical cost sharing in a health insurance plan that requires an insured person to pay a stated percentage of medical expenses after the deductible amount, if any, was paid.
- **Copayment** - A form of medical cost sharing in a health insurance plan that requires an insured person to pay a fixed dollar amount when a medical service is received. The insurer is responsible for the rest of the reimbursement.
Health Care Basics 2

- **Deductible** - A fixed dollar amount during the benefit period - usually a year - that an insured person pays before the insurer starts to make payments for covered medical services.

- **FSA (Flexible spending accounts or arrangements)** - Accounts offered and administered by employers that provide a way for employees to set aside, out of their paycheck, pretax dollars. Can pay only medical expenses. Money lost if unused. FSA can cover childcare expenses, if setup separately.

- **MSA (Medical Savings Account) / HSA (Health Spending Account)** - Savings accounts designated for out-of-pocket medical expenses. Employers and Employees can contribute to this and are pre-taxed. Can carry unused funds into future year. Are normally combined with high-deductible or catastrophic health insurance plans.

- **Fully Insured Plan** - A plan where the employer contracts with another organization to assume financial responsibility for the enrollees’ medical claims and for all incurred administrative costs.
Domain Training Options

• Finance Domain Training - $600
• Health care Domain Training - $600
• Finance + Health Care Domain Training Package - $900 (Buy one, get one at 50%)
BA Workshop Participant Pricing

<table>
<thead>
<tr>
<th>Plan</th>
<th>Price</th>
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<tbody>
<tr>
<td>BA Workshop</td>
<td>$1250</td>
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<tr>
<td>BA Workshop Plus</td>
<td>$1850</td>
</tr>
<tr>
<td>BA Workshop Pro</td>
<td>$2450</td>
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</table>

- **BA Workshop**
  - Addl. Domain Training
  - 2 Months
  - 15 Days Pass
  - $50 for You, $50 for Your Friend

- **BA Workshop Plus**
  - Addl. Domain Training
  - Pick 1 Domain
  - 6 Months
  - 30 Days Pass
  - $75 for You, $50 for Your Friend

- **BA Workshop Pro**
  - Addl. Domain Training
  - Get 2 Domains
  - 12 Months
  - 60 Days Pass
  - $100 for You, $50 for Your Friend

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1. **BA On-Demand Retake**: Receive one free On-Demand retake within one year of enrollment of the BA Workshop Course.

2. **BA Referral Bonus**: Refer your friends and earn when they enroll in our BA Workshop Program.
THANK YOU! It was a Pleasure!!

Your referral is our greatest compliment. Please tell your friends about us!

Will you give us a Thumbs Up and let your friends know?
- Like our Page and Post on facebook.com/requirementsinc
- Tweet and please include @requirementsinc

May we ask you for 2 minutes of your time?
- requirementsinc.com/ba/demo/feedback