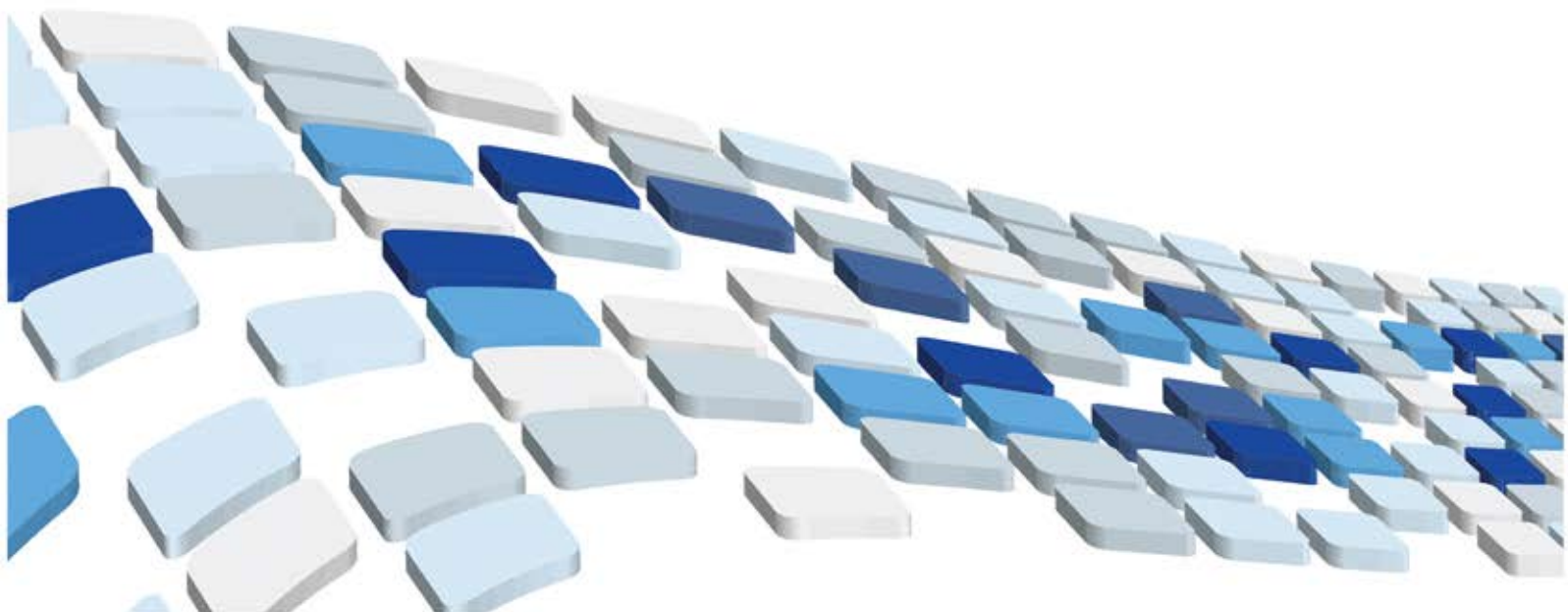


School Catalog

January 1, 2022 - December 31, 2022



At-Home Professions School Catalog 2022

Effective January 1, 2022 - December 31, 2022



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GENERAL INFORMATION

The school conducts its educational activities as a privately owned and operated institution from its site of operations at 2001 Lowe Street, Fort Collins, Colorado, 80525. The school is owned by Weston Enterprises, Inc., a private corporation which is wholly owned by Earl J. Weston, President of the Board of Directors. The Corporate Secretary is Pamela Weston. The school operates as a distance education institution and does not offer resident classes.

ACCREDITATION

At-Home Professions is accredited by the Distance Education Accrediting Commission (DEAC), 1101 17th Street, NW, Suite 808, Washington, DC; phone: (202) 234-5100; www.deac.org. The DEAC is listed by the U.S. Department of Education as a nationally recognized accrediting agency.

AUTHORITY TO OPERATE

At-Home Professions is approved and regulated in its home state by the Colorado Department of Higher Education, Private Occupational School Board, 1600 Broadway, Suite 2200, Denver, Colorado 80202, phone: (303) 862-3001. Its sales representatives are licensed in their respective states. For other state authority or refund information, please refer to Appendix B at the back of this catalog.*

VISION STATEMENT

By fostering a love of learning and the ability to think, as well as providing skill and knowledge necessary for gainful employment, At-Home Professions will change the world one student at a time.

MISSION STATEMENT

At-Home Professions' mission is to be the leader in distance education. Our administration, faculty and staff are committed to training people to work in well-paying professions. AHP offers distance-learning courses of the highest quality and best value, and our employees provide exceptional service by focusing on student satisfaction and success.

INSTITUTIONAL GOALS

Following are At-Home Professions' institutional goals for its students:

1. At-Home Professions will exceed our student's expectations.
2. At-Home Professions will provide quality education written/presented specifically for the distance education learner.
3. At-Home Professions' decisions and actions always consider the student.
4. At-Home Professions has the resources to support the education it offers.
5. At-Home Professions would be proud to have a friend or family member as a student.
6. At-Home Professions will continuously seek to improve its education and support of students.

**Per Tennessee 1540-01-02-.11(o), At-Home Professions is required to list the following within the first four pages of this catalog: At-Home Professions is authorized by the Tennessee Higher Education Commission. This authorization must be renewed each year and is based on an evaluation by minimum standards concerning quality of education, ethical business practices, health and safety, and fiscal responsibility. For all other state authorization or refund information, please see Appendix B in the back of this catalog.*



ACADEMIC INFORMATION AND POLICIES

ACADEMIC CODE OF CONDUCT FOR THE DISTANCE EDUCATION STUDENT**

As a student of a DEAC-accredited distance education institution, I recognize that in the pursuit of my educational goals and aspirations, I have certain responsibilities toward my fellow distance learners, my institution and myself. To fulfill these responsibilities, I pledge adherence to this Code of Conduct. I will observe fully the standards, rules, policies and guidelines established by my institution, the Distance Education Accrediting Commission, the State Education Agency and other appropriate organizations serving an oversight role for my institution.

I will adhere to high ethical standards in the pursuit of my education, and to the best of my ability will:

1. Present my qualifications and background truthfully and accurately for admission to the institution.
2. Observe the institutional policies and rules on submitting work, taking examinations, participating in online discussions and conducting research (where applicable).
3. Never turn in work that is not my own, or present another person's ideas or scholarship as my own.
4. Never ask for, receive or give unauthorized help on graded assignments, quizzes and examinations.
5. Never use outside books or papers that are unauthorized by my instructor's assignments or examinations.
6. Never divulge the content of or answers to quizzes or examinations to fellow students.
7. Never improperly use, destroy, forge or alter my institution's documents, transcripts or other records.
8. Never divulge my online username or password (where applicable).

**Washington Residents: Nothing in this policy prevents the student from contacting the Workforce Board at 360-709-4600 at any time with a concern or complaint. In addition, please review the school grievance policy if you have a concern or complaint.

SATISFACTORY ACADEMIC PROGRESS

Satisfactory academic progress (SAP) is measured two ways – qualitatively and quantitatively. Qualitatively, students must maintain a grade point average above 70%. Student progress is monitored by the instructional staff. Students who do not make passing grades are subject to academic review. During the review, the school reviews the student's performance to evaluate if the student appears to have the ability to benefit from the program. If the student is deemed to not have the ability to benefit from the program, the school will cancel the enrollment and notify the student. If the student is found to have the ability to benefit, the school will determine what probationary steps need to occur for the student to continue with their studies. For example, a student may be asked to repeat assignments and/or take extra time to review particular lessons. If the student is allowed to continue with their studies, the Dean of Faculty will monitor student progress to ensure the student is meeting the probationary terms. Students who fail to meet probationary terms will be dismissed from the school.

Quantitatively, students must complete the program in three (3) years. After three years, a student will be dismissed from the program. Students who are granted leaves of absences will have their maximum time extended by the length of the leave.

Students who wish to appeal their dismissal should provide a letter to the attention of the Academic Review Board upon the receipt of the dismissal letter. The letter must explain the extenuating circumstances which caused the student's poor academic performance or inability to complete the program on time along with assurances that these circumstances will no longer impact the student's progress.



Only certain extenuating circumstance are an acceptable bases for an appeal, such as a serious illness, hospitalization, extreme family emergency, or death in the family. The student will be informed of the outcome of the appeal along with any revisions in academic standing. Decision of the Academic Review Board are final unless there are errors in the data used to calculate the student's SAP standing. Students may reapply after two years. Students using military education benefits, please refer to your Military/Veteran Information Form for additional information.

ADMISSIONS

At-Home Professions is an equal opportunity institution and admits applicants without regard to race, creed, color, religion, gender, national or ethnic origin, sexual orientation, veteran or military status, age, physical/sensory/mental disability, place of residence, the use of trained guide dog or service animal by a person with a disability, or to anyone who meets the admission standards and can benefit from the training. AHP's employment policies will be enforced in situations where instructional staff or school personnel have been found to engage in discriminatory behavior. Enrollments are accepted at advertised seminars, online at www.at-homeprofessions.edu or by calling Admissions toll-free at 800-359-3455.

To qualify for admission to the school, an applicant must:

1. Be a high school graduate, hold a state-approved Graduate Equivalency Diploma (GED) or its equivalent, have completed college-level course work, or otherwise demonstrate ability to perform postsecondary course work (including test evidence). The medium of instruction/delivery for high school diploma, GED or college-level coursework must be English.
2. Complete and submit an enrollment application for admission to the school together with the required payment.

At- Home Professions is an open enrollment school. This means that as long as the applicant meets the admissions requirements for minimum education and age, they will be accepted into the school. Per the admissions policy, applicants who do not meet the high school diploma or equivalent (or other stated) requirement are allowed to use test evidence to show they can benefit from the program. A Wonderlic verbal exam will serve as the basis for test evidence. AHP will send the exam at no cost to the student. If the student passes with an 80% or higher, he or she is deemed to meet the minimum education requirement. If the student fails with a score of 79% or lower, he or she will be terminated from the program for failure to meet minimum education requirements. A student dismissed under this policy will be refunded all tuition paid.

The school accepts admissions on any regular business day. Students under 18 years of age must have signature of parent or guardian. Students under 16 years of age will not be accepted. The applicant will receive prompt notification of acceptance or rejection of admission. If an applicant is not accepted in the program, all tuition and fees will be refunded. The enrollment period begins when the Enrollment Agreement is accepted by the school. Upon admission, students will receive an email or letter to welcome them to the school and program. The letter also provides information for how to begin the program.

Postponement of a starting date, whether at the request of the school or the student, requires a written agreement signed by the student and the school. The agreement must set forth: a) Whether the postponement is for the convenience of the school or the student, and; b) A deadline for the new start date, beyond which the start date will not be postponed. If the course is not commenced, or the student fails to attend by the new start date set forth in the agreement, the student will be entitled to an appropriate refund of prepaid tuition and fees within 30 days of the deadline of the new start date set forth in the agreement, determined in accordance with the school's refund policy and all applicable laws and rules concerning the Private Occupational Education Act of 1981.



DEAN'S LIST

If you obtain a grade point average of 93 or higher in the program, you will be awarded a seat on the At-Home Professions Dean's List. Your name will appear on our Dean's List if you previously granted approval in writing. Dean's List students are also offered the opportunity to become members of Delta Epsilon Tau, a third-party honor society.

ENROLLMENT PERIOD LIMITS AND LEAVES OF ABSENCE

Students may begin their enrollment period on any business day, and may progress at their own pace, but must complete the course work contained in the period of enrollment within 36 months. Enrollment periods may be extended for up to 18 additional months for an additional charge of \$150.

Students who are temporarily unable to continue their programs due to personal circumstances or emergencies may be granted a leave of absence of up to six months. During a leave of absence, a student's enrollment period is placed "on hold." At the end of the designated period, students are expected to resume course work.

To receive a leave of absence, a request letter must be written to the Director of Admissions and Student Relations, stating the reasons for the request and the time period of leave requested (not to exceed six months). Should circumstances change at any time during the leave period, students may notify the school that they wish to end their leave of absence, and they may resume course work at that time.

GRADING SYSTEM

The school uses a number-letter system of grading, with number grades being assigned to quizzes and letter grades to completed courses. The course Grade Point Average is determined by obtaining a weighted average of quizzes. Repeat quizzes are not available. Grades are reported to students via the student website and/or graded assignments returned by mail.

Numerical Grade	Letter Grade	Rating
92-100	A	Excellent
85-91	B	Good
75-84	C	Average
70-74	D	Passing
Below 70	F	Fail (no credit)
	I	Incomplete

GRADUATE SUPPORT

As a leading distance education institution specializing in preparing students for vocational careers, At-Home Professions has a strong commitment to the success of its graduates. In addition to the *Career Starter Guide* provided in Course 5, At-Home Professions employs staff to assist graduates with their job search skills. Our staff is well-trained and ready to assist graduates with advice, training in job-search techniques, résumé review, interviewing skills, marketing skills, presentation skills and networking. The graduate counseling service is available to all At-Home Professions graduates. A graduate is defined as an At-Home Professions student who: 1) has successfully completed all coursework, and 2) successfully maintains their tuition payment obligation.

While graduate support and career counseling is provided, it is understood that the school does not provide placement services and cannot promise or guarantee employment to any student or graduate. Prospective students, students and graduates are expected to investigate licensing, certification or other professional designations.



GRADUATION REQUIREMENTS

In order to graduate and receive a diploma**, students must:

- 1) complete the full Healthcare Documentation Program,
- 2) submit all quizzes and achieve a weighted numerical average of at least 70%, and
- 3) have paid at least 50% of tuition and be current in payments.

**South Carolina Graduates receive a certificate of completion.

HOW THE PROGRAM IS ORGANIZED AND DELIVERED

Each program is designed for guided independent study through distance education. Study is conducted via blended distance learning. Textbooks are provided electronically. Students may contact the school at 1.800.359.3455 to purchase physical copies of textbooks for a nominal charge of \$29.99 per course. Programs are organized into easy-to-follow lessons with step-by-step directions. Each lesson teaches specific skills and contains a variety of learning activities such as practice exercises and quizzes. Answers to practice exercises are in the back of the book. Quizzes are submitted to the school for evaluation and grading. Graded quizzes are returned to the students along with constructive feedback. This feedback helps students develop their skills. Quizzes are returned to the student in the same manner (i.e. online, email, mail) the student submitted the quiz. Quiz grades are recorded by the school and become part of the student's transcript. Repeat exams are not allowed unless required by the school under the Academic Progress Policy.

Shipment of each course is automatic upon receipt of the third to last assignment in the student's current course of study. For example, once a student submits the third to last assignment in the first course, the second course will automatically be made available to the student.

Tuition for each course is charged when a new course is made available using the payment method the student selected on the enrollment agreement. If the student wishes to change the payment method, he or she will contact the school before the first quiz is submitted. Students are urged to carefully read the terms outlined in their enrollment agreement for complete details.

LEARNING RESOURCES

Students are provided with all course and instructional materials necessary to complete the course work. This may not include computers, transcribing equipment, or other business machines; shipping; internet access; or specialized reference publications normally available at medical or public libraries. Students are encouraged to make use of resources available to them in their communities. These include public, private and professional libraries and research facilities. For course-related problems, students should request help from school staff members in locating specific sources. At-Home Professions reserves the right to change and revise course materials as needed.

SCHOOL CONTACT INFORMATION

We enjoy assisting our students with any questions they may have about the program or the school. Students may email, call, write or fax the school. Office hours are Monday through Friday, from 7:00 am to 6:00 pm, MST.

24-hour Automated Information: Call 1.800.373.0100

24-hour Online Student Record Information: Log on to student account at www.at-homeprofessions.edu.

Financial Aid: Call 1.800.359.3455, ext. 6330.

Instruction:

- Email: instructors@at-homeprofessions.edu
- Phone: 1.800.359.3455 (weekdays). Instructors are available by phone Monday through Thursday from 8:00 am to 5:00 pm MST, and on Fridays from 11:00 am to 1:00 pm MST.



Military Education Benefits: At-Home Professions is an approved provider of military education benefits. For assistance, please call 1.800.359.3455, ext. 6330.

Payments:

- Online: Access balance information or make payments on student account at www.at-homeprofessions.edu.
- Phone: 1.800.359.3455

Student Services: Call 1.800.359.3455.

Submitting Quizzes:

- Email: assignments@at-homeprofessions.edu
- Fax: 1.877.599.5863
- Phone: 1.877.599.5857 (multiple choice exams)
- Mail: At-Home Professions
ATTN: Instruction
2001 Lowe Street
Fort Collins, CO 80525

STUDY TIPS

Studying at home is convenient and flexible. It can also be challenging. Following are tips to help students successfully study from home:

1. Follow Directions

The most important point for you to remember is to follow the directions given in the program. Complete the reading, studying, Practice Exercises and Quizzes as directed. Always remember to check the results of Practice Exercises, review any errors and be sure to understand those errors.

2. Establish a Comfortable, Well-lit Learning Place

Find a place in your home that is comfortable and well-lit. This may be your kitchen, living room or bedroom—or a special study area that you create. Doing this will help remove stress and tension and allow you to concentrate on your lessons.

Your chair should be comfortable and provide good back and body support. Lighting should be bright but non-glaring and focused on your materials without casting shadows.

When studying, keep study materials close at hand. This will prevent interruptive trips across the room—and loss of concentration.

3. Eliminate All Distractions

To keep your mind clear for learning, you will need to schedule study sessions in time periods when you will not be distracted. Remove yourself from your family's traffic and noise patterns, and inform family members that you are not to be disturbed during your study session. Also, schedule this time period when you are alert and likely to be at your best.

Scheduling will probably be the biggest challenge that you have to face. Most everyone can, however, find a couple of one-hour periods during the day to concentrate on learning that will lead to a new and satisfying career.

Your study sessions do not have to be long, blurry-eyed marathons. In fact, we all learn better and can focus our concentration when study sessions are kept short, not exceeding one hour each.

Your learning sessions should, however, be regular, everyday activities. Regular studying will help you remember yesterday's lesson and tie it to the new activity. Also, when you do this, you will constantly be reinforcing your learning and solidifying your skills to make them a permanent part of your abilities.



4. Plan and Scan Each Lesson before Detailed Study

Learning experts claim that planning and scanning a lesson will increase your learning effectiveness by 25 percent or more.

When you begin a lesson, read the first page, and find out what you will be learning in the lesson. Once you have identified your learning objectives for the lesson, you will be striving to meet specific goals.

When you have done this, scan the entire lesson. Take from five to 15 minutes to read headings, bold and boxed print, the first sentences of paragraphs and any symbols or illustrations. This will give you a firm idea of what you will be learning—and what you will have to do to achieve your goals for the lesson.

Then, when you do your detailed study, write notes in the margins of your lesson or on your own paper. Highlight important information in the lesson. Making notes will put the knowledge in your own words and make it a permanent part of your pattern of skills.

5. Frequent Review Is Necessary and Reinforcing

Once you have completed a lesson, review the instruction within 24 hours. This will help you verify your understanding of the instruction and further reinforce your learning. You can do this by reading the notes you have made and scanning the important parts of the lessons.

6. Ask Questions When You Have Them, and Use Your New Knowledge Whenever You Can

Your lessons are clear and easy to understand. It is likely, however, that you will have questions from time to time. When you have a question, please ask so we can help you get the right answer. We have several specialists and resource persons on our staff who will be happy to answer your questions through email, in writing when you use a Student Assistance Form or on the telephone if your question is urgent.

Then, to really nail down your learning, use it. Tell your family members about what you have studied, or mention some of your new concepts to friends. Also, read healthcare articles and any other literature that relates to what you've learned. Each day or two, see if you can recall and summarize the last lesson studied (without referring to the pages). Following this practice will provide the overlearning that makes correct responses automatic.

TRANSFER OF CREDIT

Due to the unique nature of At-Home Professions' programs, and the fact that At-Home Professions' instructors must verify that the school's standards have been met, students are not permitted to transfer credit in for any of the instruction. To earn a diploma, each student must complete all of the quizzes. Note: Military members may be eligible for transfer credit and should contact Financial Aid prior to enrollment for details.

The acceptance of transfer academic credits to another institution is determined by the receiving institution. Institutions individually establish criteria for transfer credit acceptance based on many factors, including but not limited to course content, degree or non-degree course, final grade, credits per course, type of accreditation, age of credits, etc. Courses in At-Home Professions' certificate programs may or may not transfer to other institutions and depends solely on the receiving institution's criteria and determination. At-Home Professions does not imply or guarantee the transferability of its credits to any other institution unless there is a written agreement with another institution.



HEALTHCARE DOCUMENTATION PROGRAM 1163 CLOCK HOURS

OBJECTIVES OF THE PROGRAM

The Healthcare Documentation Program provides practical instruction to train students to process medical claims, research and assign diagnostic and procedural codes to medical records, and transcribe and edit dictation. To bill effectively, students explore the insurance world, including both private and government programs. They learn how insurance companies interact with medical-service providers through forms, follow-up letters, and claims processing. Students complete claims, both by hand and using online medical billing software, and they study secondary claims, reimbursement, and how to solve insurance problems. They also examine how to work with doctors, hospitals and other healthcare providers to ensure these providers receive fair and accurate compensation for their services. Students gain competency in ICD-10-CM and CPT coding. The program provides students with a solid foundation of ethics and problem-solving, medical terminology, human anatomy and physiology, and common disease processes. Students apply their knowledge using real-world, coding scenarios and medical records. In the final section of the program, students examine specific medical report formats, punctuation and medical terminology used in the field of transcription. Then, they prepare and edit actual medical reports that meet professional standards.

The Healthcare Documentation Program is specifically designed for guided independent study through distance learning.

Upon completion of this program, graduates will be trained to:

- Describe the roles, average day, personal qualities and desirable character traits of various healthcare professionals.
- Define terms showing a fundamental understanding of the human body and medical terminology as they apply to healthcare documentation.
- Describe the history and development of, organization and use of various diagnostic and procedural manuals and how they apply to insurance.
- Describe the characteristics of the types of healthcare insurance and explain the differences between them.
- Employ legal and ethical standards related to patient confidentiality within the healthcare community environment.
- Implement the essential skills of medical billing, electronic claims submission and insurance form completion for medical service providers.
- Apply theory and practical skills to assign diagnostic and procedural codes to medical records.
- Transcribe and edit medical reports in proper formats for a variety of medical specialties.



HEALTHCARE DOCUMENTATION PROGRAM OUTLINE

PACK ONE: INTRODUCTION TO HEALTHCARE DOCUMENTATION 84 CLOCK HOURS

LESSONS

SUBMITTED QUIZZES

Lesson 1: The World of Health Care

In your first lesson, examine the average day of various healthcare professionals, and discover the responsibilities of each. Learn about the team of professionals that provide quality health care. Finally, explore the personal qualities and desirable character traits of a successful healthcare professional.

Lesson 2: Medical Insurance 101

Quiz 1

This lesson is an introduction to medical insurance. Learn insurance terminology, such as deductible, copayment and visitation limits. Examine the claim forms used for inpatient and outpatient claims, before looking at the basics of the coding manuals. Explore the life cycle of a medical bill and learn the importance of accuracy and being thorough. Then, learn the basics of the various types of health care, including Medicare, Medicaid, TRICARE, workers' compensation, private health care and managed care.

Lesson 3: Medical Records

This lesson outlines the role medical records play in healthcare documentation. Discover the elements of the various forms included in the medical record, and learn the importance of documentation, as well as the different formats. Examine the documentation guidelines and good record keeping practices, including the process of correcting written and electronic records.

Lesson 4: Electronic Records

Quiz 2

The world of health care changes every day thanks to new technology. In this lesson, gain a basic understanding of electronic records. Begin with a history by learning the core functions that a computer-based patient record should be capable of performing. Then, look to the future goals, including interoperability with standards and controlled vocabulary. Wrap up the lesson by learning about the hybrid system, known as the electronic data management system.

Lesson 5: Introduction to Medical Terminology

Quiz 3

Begin to master medical terminology with a simple, word-building system. In this lesson, discover how to pronounce and spell common medical root words. In addition, explore common prefixes and suffixes used with medical terms. Learn how prefixes and suffixes can change the meaning of the medical term in this lesson.



**PACK ONE
(CONTINUED)**

LESSONS

SUBMITTED QUIZZES

Lesson 6: Dividing and Combining Medical Terms

This lesson continues your study of the language of medicine. First, discover simple ways to define medical terms by easily dividing them into word parts. Then, explore the easy way of creating a medical term from smaller, everyday word parts.

Lesson 7: Medical Shorthand

Quiz 4

Practice writing common medical abbreviations, slang and symbols that are used in your healthcare career and learn which medical shorthand to avoid. This lesson explains how acronyms, eponyms and brand names are written in the medical industry. Finally, discover frequently used and misspelled antonyms and sound-alike words found in the medical field.

Lesson 8: Body Systems, Part 1

Learn the basics of organs and organ systems while expanding and applying your knowledge of medical terms and abbreviations. In this lesson, learn about the integumentary, musculoskeletal, neurological and cardiovascular systems, as well as study the lymphatic and immune systems.

Lesson 9: Body Systems, Part 2

Quiz 5

Continue with the body systems and learn the basics of organs and organ systems in this lesson. In addition, apply your knowledge of medical terms and abbreviations related to the respiratory, gastrointestinal, genitourinary and endocrine systems.

Lesson 10: Ethics and Legal Issues

Quiz 6

Healthcare professionals must adhere to some important legal and ethical guidelines. This lesson explains the concepts of ethics, compliance, fraud and abuse. Determine how these concepts apply to your future career. You'll also study HIPAA as it relates to protecting health information, and the importance of confidentiality when dealing with medical records. You'll wrap up the lesson by learning about recovery audit contractors, liability, subpoenas, arbitration and medical testimony.

Course One Electronic Files (Printed Set of Materials Available for Optional Purchase)

Lesson Book

Assignment Pack

Medical Terminology Flashcards

PACK TWO: MEDICAL BILLING
224 CLOCK HOURS

LESSONS

SUBMITTED QUIZZES

Lesson 11: Reimbursement

Quiz 7

In this lesson, learn the history of healthcare reimbursement, as well as the development of government and private insurance companies. Then, learn how the Affordable Care Act has affected insurance reimbursement. Finally, explore the physician quality reporting system and quality payment program.

Lesson 12: Coding for the Medical Biller

Learn the history and development of the various coding systems, including the ICD-10-CM, ICD-10-PCS, CPT and HCPCS. Examine the basics of the contents of each manual and learn how to identify the code types. Finally, discover the general rules for sequencing procedural codes.

Lesson 13: Private Insurance and Managed Care

Quiz 8

Gain an overview of the characteristics of private and group healthcare insurance programs. Discover the details of private health insurance, as well as self-funded insurance plans and third-party administrators. This lesson also explains managed care programs and how they work, including discussions of HMOs, PPOs, POS plans and PPGs. Explore health savings accounts, learning why they exist and how to bill them.

Lesson 14: Medicaid, PACE, CHIP and Medicare

In this lesson, discover the government programs of Medicaid and Medicare, including the covered services and when preauthorization's might be needed. Learn about Medigap and Medi-Medi insurance, as well as gain an overview of the Children's Health Insurance Program and the Program of All-Inclusive Care for the Elderly. With Medicare, discover the benefits of being a participating provider and when an advance beneficiary notice is required. Explore the details of Medicare Parts A and B, and briefly look at the Medicare Advantage and prescription plans.

Lesson 15: Military Insurance, Workers' Compensation and COBRA

Quiz 9

Hone your knowledge while studying TRICARE, CHAMPVA, workers' compensation and COBRA. Learn terminology related to TRICARE, as well as the services covered and types of coverage available. After briefly learning about CHAMPVA, examine the identification card for the military. Then, focus on workers' compensation by learning the different types of coverage and classifications of injuries. After learning about disability insurance, wrap up the lesson by learning about COBRA, which is insurance for those that lose their jobs.



**PACK TWO
(CONTINUED)**

LESSONS

SUBMITTED QUIZZES

Lesson 16: Introducing the CMS-1500 Claim Form

Quiz 10

Perform the work of a medical billing specialist! Detailed explanations help you complete the fields of the CMS-1500 insurance claim form and determine special considerations for Medicare, Medicaid, TRICARE and workers' compensation. Begin by focusing on only the top section, and then only the bottom section of the CMS-1500. Finally, bring your knowledge together by completing the entire claim. This lesson offers plenty of hands-on practice in completing claim forms.

Lesson 17: Explanation of Benefits

Quiz 11

In this lesson, explore the terms found on the explanation of benefits and remittance advice. Discover some common reasons for claim denials and learn how to avoid denials. With the help of this lesson, you will soon be able to read and interpret the explanations of benefits that come from various insurance carriers. This lesson also contains extensive, hands-on practice with the CMS-1500 for various carriers.

Lesson 18: Secondary Claims

Quiz 12

Learn that the coordination of benefits determines coverage with more than one insurance carrier. Examine the process of preparing secondary claims and handle insurance logs. Hands-on practice reviewing explanation of benefits and completing claims for secondary carriers is also available.

Lesson 19: Insurance Basics

In this lesson, discover the reimbursement systems developed to deal with the rising healthcare insurance costs, such as the prospective payment system, resource-based relative value scale, the national correct coding initiative, ambulatory payment classifications and status indicators. Next, learn about timely filing, and learn the specifics of Medicaid, Medicare and TRICARE. Then explore the additional forms needed for TRICARE claims, and the benefit of accepting assignment. Next, learn about the additional forms needed for a workers' compensation claim, and get hands-on practice completing the claim. Discover how to manage patient accounts by keeping an insurance log. Wrap up this lesson by learning how to deal with insurance problems, including sending tracers, filing narrative explanations and appeals.

Lesson 20: Denials and Aging

Quiz 13

Discover the types and benefits of electronic claims, as you learn how a clean claim speeds up the reimbursement process. Explore additional causes of denials and learn how to work aging reports to collect all funds due to the provider. Examine the process of underpayments and how to identify when it's happening to you. After learning how to increase the likelihood of getting patients to pay and the collection process, discover what triggers retrospective audits and what to do if your practice is audited.



**PACK TWO
(CONTINUED)**

LESSONS**SUBMITTED QUIZZES**

Lesson 21: Medical Billing Technology**Quiz 14**

Explore the associations available to the medical billing specialist, as well as the certification and continuing education opportunities. Then, discover the evolving technology of medical billing with hands-on practice completing claims using medical billing software. Learn how to add new patients to the software, assign primary and secondary insurance and create a claim. Then, examine the process of posting payments, from both the insurance company and the patient. Explore the process of creating a bill to send to the patient for outstanding balances, and how to process claims for those without insurance.

Course Two Electronic Files (Printed Set of Materials Available for Optional Purchase)

Lesson Book

Assignment Pack

Claims Forms for Practice Exercises



PACK THREE: MEDICAL CODING I
252 CLOCK HOURS

LESSONS

SUBMITTED QUIZZES

Lesson 22: Introduction to Anatomy

Quiz 15

Knowledge of anatomy and physiology is crucial to anyone who works in medicine. This lesson explains the relationships among anatomy, physiology and pathology. It also teaches how the human body is put together and how it works.

Lesson 23: Anatomy: Landmarks and Divisions

Now that you know the basics, delve deeper into anatomy! This lesson discusses landmarks and divisions, as well as the basic body cavities and how the body is organized physiologically.

Lesson 24: Cell and Tissue Anatomy and Pathology

Quiz 16

This lesson reviews the components of the cell and the primary functions of each component. Differentiate among the categories of etiologies, and study how cells and the human body respond and react to injury. In addition, you'll learn to pronounce and write pathological and etiological terms. You'll also explore how tissue responds to injury in this lesson.

Lesson 25: Introduction to ICD-10-CM and Chapter 1

This lesson discusses the structure of the ICD-10-CM and the purpose of the guidelines and rules of the diagnostic coding process. Determine how to handle abbreviations, cross-references and punctuation. In addition, start the coding process by learning about infections, as well as how to code them.

Lesson 26: ICD-10-CM Chapters 2 through 5

Quiz 17

In this lesson, study terminology related to neoplasms, as well as diseases of the blood and blood-forming organs and certain disorders of the immune mechanism. Examine endocrine, nutritional and metabolic diseases. Then, practice coding the diseases and disorders found in Chapters 2 through 5 of the ICD-10-CM.

Lesson 27: ICD-10-CM Chapters 6 through 10

Quiz 18

Get more practice with diagnostic coding as you explore mental, behavioral and neurodevelopmental disorders. Then, look at the anatomy and related diseases of the eye and adnexa, as well as those of the ear and mastoid process. Wrap up the lesson by studying the circulatory and respiratory systems.



**PACK THREE
(CONTINUED)**

LESSONS

SUBMITTED QUIZZES

Lesson 28: ICD-10-CM Chapters 11, 12 and 13

Quiz 19

In this lesson, explore diseases of the digestive system, and review the anatomy of the skin and subcutaneous tissue, while learning how to apply accurate diagnostic codes. Examine the musculoskeletal system, as well as how to code related diagnoses.

Lesson 29: ICD-10-CM Chapters 14 through 17

Quiz 20

This lesson outlines the diagnosis coding of the genitourinary system. Explore the process of assigning codes to conditions found in pregnancy, childbirth and the puerperium, as well as those conditions originating in the perinatal period. In addition, assess congenital malformations, deformations and chromosomal abnormalities while learning how to determine the correct diagnosis code. With each ICD-10-CM chapter, learn about the terminology related to the conditions.

Lesson 30: ICD-10-CM Chapters 18 and 19

Quiz 21

In this lesson, study the terminology related to symptoms, signs and abnormal clinical and laboratory findings. Then, learn to assess and code for injuries, poisonings and certain other consequences of external causes.

Lesson 31: ICD-10-CM Chapters 20, 21 and 22

Quiz 22

First, learn the terminology related to external causes of morbidity and the process of coding these circumstances. After exploring the factors influencing health status and contact with health services, reinforce what you've learned in this program. Finally, you'll briefly explore the chapter of the ICD-10-CM developed for the provisional assignment of new diseases on uncertain etiology or emergency use. This lesson allows you to apply your diagnostic coding knowledge to real-world scenarios.

Course Three Electronic Files (Printed Set of Materials Available for Optional Purchase)

Lesson Book

Assignment Pack

Anatomy Flashcards

Course Three Shipped Materials

ICD-10-CM Coding Manual



PACK FOUR: MEDICAL CODING II
203 CLOCK HOURS

LESSONS

SUBMITTED QUIZZES

Lesson 32: Procedural Coding 101

With diagnostic coding under your belt, move on to the history of procedural coding. This lesson explains the structure and format of the CPT coding manual, as well as the basic steps of CPT coding. Gain an introduction to HCPCS coding. Discover the formats, coding rules and how to determine when to use HCPCS codes.

Lesson 33: Surgical Coding, Part 1

Quiz 23

In this lesson, discover how to code procedures related to the integumentary, musculoskeletal, digestive and urinary systems. Code for conditions found in the respiratory, cardiovascular, hemic and lymphatic systems, as well as the mediastinum and diaphragm.

Lesson 34: Surgical Coding, Part 2

Quiz 24

The male and female reproductive systems are outlined in this lesson. Code maternity and childbirth procedures, as well as procedures related to the endocrine, nervous, visual and auditory systems.

Lesson 35: Radiology, Pathology, Anesthesia and Medicine

Quiz 25

This lesson teaches radiology terms, subsections and guidelines, as well as coding for radiology procedures. Guidelines and coding information for pathology and anesthesia are included, too. Finally, cover the medicine section of the CPT.

Lesson 36: Integrating Diagnostic and Procedural Codes

Quiz 26

Now, you have a chance to apply all of the medical coding knowledge that you've gained so far! Code diagnoses and procedures together to work through real-world healthcare situations.

Lesson 37: Components of Evaluation and Management Services

Quiz 27

This lesson introduces the components of evaluation and management codes, an important area for outpatient coders. Additionally, you'll explore guidelines, and begin to understand evaluation and management level selections.

Lesson 38: Evaluation and Management Services

Quiz 28

Take a closer look at the Evaluation and Management sections. This lesson provides plenty of practice with coding Evaluation and Management services!



**PACK FOUR
(CONTINUED)**

LESSONS

SUBMITTED QUIZZES

Lesson 39: Final Coding Quiz

Quiz 29

After discovering associations available to the medical coder, explore certification and continuing education opportunities. Then, use this Final Coding Quiz as an opportunity to apply your new coding skills for both diagnostic and procedural codes.

Course Four Electronic Files (Printed Set of Materials Available for Optional Purchase)

Lesson Book

Anatomy and Physiology Textbook

E/M Audit for Practice Exercises

Assignment Pack

Course Four Shipped Materials

CPT Manual



PACK FIVE: MEDICAL TRANSCRIPTION AND EDITING
400 CLOCK HOURS

LESSONS

SUBMITTED QUIZZES

Lesson 40: Introduction to Medical Transcription and Editing **Quiz 30**

This lesson introduces you to medical terminology. You'll learn to spell what you hear to master words with silent letters and letters that sound alike in dictation. You'll form plurals of English words and apply simple rules for forming plurals of medical terms. Finally, you'll explore the language of the pharmacy, systems of measurement and information on the clinical laboratory and enhance your listening and transcription skills.

Lesson 41: Medical Reports and Speech Recognition Technology

In this lesson, explore the various types of medical reports you'll use as a transcriptionist, including the Basic Four reports. Examine the current trend in medical transcription—medical editing. Uncover how speech recognition technology has contributed to this aspect of medical transcription.

Lesson 42: Transcribing Skills and Tools **Quiz 31**

First, begin this lesson by examining job aids and learning research tips. Next, practice deciphering dictation errors, correct transcription errors and explore artificial sounds on dictation and tricks for understanding unfamiliar accents. Finally, learn the fine art of proofreading.

Lesson 43: Integumentary System **Quiz 32**

In this lesson, explore the integumentary system, including anatomy and physiology terms, medications, tests and procedures used to treat skin disorders from the medical transcriptionist's perspective. Then transcribe chart notes, H&P reports and consultation reports for skin diseases and conditions.

Lesson 44: Neurological System **Quiz 33**

Examine the neurological system from the transcriptionist's perspective, and learn anatomy and physiology terms for the nervous system, as well as medications, tests and procedures used to treat nervous system disorders. Transcribe chart notes, H&P reports and consultation reports for nervous system diseases.

Lesson 45: Musculoskeletal System **Quiz 34**

Study the musculoskeletal system from the transcriptionist's perspective while learning anatomy and physiology terms, medications, tests and procedures used to treat musculoskeletal problems. Transcribe chart notes, H&P reports and consultation reports for diseases of the muscles and bones.



**PACK FIVE
(CONTINUED)**

LESSONS

SUBMITTED QUIZZES

Lesson 46: Cardiovascular, Immune and Respiratory Systems

Quiz 35

Begin by discovering the anatomical and physiological terms related to the cardiovascular system from the transcriptionist's perspective, as well as medications, tests and procedures used to treat cardiovascular disorders. Then, take a deep look into the immune and respiratory systems as you study the anatomical and physiological terms, medications and the tests and procedures used to treat disorders of these systems. Finally, transcribe chart notes and Big Four reports for cardiovascular, immune and respiratory diseases.

Lesson 47: Gastrointestinal, Genitourinary and Reproductive Systems

Quiz 36

Explore the gastrointestinal and genitourinary systems from the transcriptionist's perspective. Examine anatomical and physiological terms to medications, tests and procedures used to treat digestive problems. From the transcriptionist's perspective, explore the medical terms for the female reproductive system, including from anatomical terms to medications, tests and procedures used to treat female reproductive issues. Transcribe chart notes and Big Four reports for gastrointestinal and genitourinary disorders.

Lesson 48: Endocrine System

Quiz 37

Examine the anatomical and physiological terms, medications, tests and procedures used to treat the endocrine system as you'll need to know for transcription. Transcribe chart notes and medical reports for this system.

Lesson 49: Operative Reports

Quiz 38

Work with actual surgeons' dictation to transcribe operative reports in the proper format. Operative reports state findings, actions taken, technical data and the results of surgical operations.

Lesson 50: Test Your Knowledge

Quiz 39

Congratulations—you are almost to the finish line! Complete your final lesson for this course, as you explore professional organizations, and discover continuing education and certification opportunities in medical transcription.

Course Five Electronic Files (Printed Set of Materials Available for Optional Purchase)

Lesson Book

Transcription Reference Guide

Healthcare Documentation Career Starter Guide

Assignment Pack

Course Five Shipped Materials

Foot Pedal



ADMINISTRATIVE PERSONNEL AND FACULTY

ADMINISTRATION

Earl Weston, President
Janet Perry, Administrative Director/Vice President of Academics and Compliance
Holly Cook, Vice President of Marketing
Dan Thomas, Chief Financial Officer
Jennifer Manns, Director of Student Admissions and Relations

FACULTY

Brenda Blomberg, B.A., CPC
Certified Professional Coder
20 years experience in the medical field
Joyce Jeckewicz, B.A.
13 years experience in the medical field
Deborah Schreiber, AHDI-F, CMT
20 years experience in medical transcription

ADVISORY COUNCIL MEMBERS

Stephanie Brammer, RMT
Shazia Ashraf, MSA, RHIT
Theresa Bradshaw, RHIA

ADMINISTRATIVE AND SUPPORT SERVICES

CONFIDENTIALITY OF STUDENT RECORDS

From time to time, At-Home Professions will report information to various need-to-know agencies, such as an accrediting agency, state education department or collections company. For your protection, prior to releasing your information to any other third party, At-Home Professions requires your written permission before it will release your enrollment, academic or administrative records to a third party. If you want the school to disclose any of this information to someone other than you, please complete the Student Information Release Form located at the back of this catalog and return it to the school. Additional privacy policy information may be found on our website: www.at-homeprofessions.edu.

The Family Educational Rights and Privacy Act (FERPA) affords eligible students certain rights with respect to their education records. (An “eligible student” under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution at any age.) These rights include:

1. The right to inspect the student’s education records within 45 days after the day At-Home Professions receives a request for access. A student should submit to the Registrar a written request that identifies the record(s) the student wishes to inspect. The Registrar will make arrangements for access to records and notify the student when records are available for review.
2. The right to request the amendment of the student’s education record that the student believes is inaccurate, misleading, or otherwise in violation of the student’s privacy rights under FERPA.



A student who wishes to request an amendment to his/her student record should write to: At-Home Professions, Vice President of Academics and Compliance, 2001 Lowe Street, Fort Collins, CO 80525. If At-Home Professions decides not to amend the record as requested, it will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

3. The right to provide written consent before At-Home Professions discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent. FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions found in § 99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, § 99.32 of FERPA regulations requires the institution to record the disclosure.
4. At-Home Professions discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. This typically includes an At-Home Professions employee who serves in an administrative, supervisory, academic or support staff position, and to other At-Home Professions representatives, including faculty with whom the school has determined to have legitimate educational interests. This may also include adjunct faculty, contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(3) are met. (§ 99.31(a)(1))
 - A school official also may include a volunteer or contractor outside of At-Home Professions who performs an institutional service or function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, adjunct faculty member, auditor or collection agent. A school official typically has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for At-Home Professions.
 - From time to time, At-Home Professions will report information to various need-to-know agencies, such as an accrediting agency, state education department, law enforcement agencies, courts, or credit bureaus. In these cases, only the required information is released.
 - To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))
 - For the protection of student personal information, At-Home Professions requires written permission before it will release non-Directory Information/ enrollment, academic or administrative records to a third party. If a student wants the school to disclose any of this information to someone other than the student, s/he must complete the Student Information Release Form located at the back of the Academic Catalog and return it to the school.
 - Additional privacy policy information may be found on our website: www.at-homeprofessions.edu.
5. The right to file a complaint with the U.S. Department of Education concerning alleged failures by At-Home Professions to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202



In addition to the parties and situations outlined above, a postsecondary institution may disclose PII (a.k.a. non-directory information) from the education records without obtaining prior written consent of the student —

- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university’s State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf.
(§§ 99.31(a)(3) and 99.35)
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To comply with a judicial order or lawfully issued subpoena. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- Information the school has designated as “directory information” under § 99.37. (§ 99.31(a)(11))

6. Directory information refers to information contained in an education record of a student that generally would not be considered harmful or an invasion of privacy if disclosed. At-Home Professions designates the following categories of student information as public or “Directory Information.” At-Home Professions may disclose such information at its discretion, provided however that the school may not use the student’s social security number, either alone or in combination with other data elements, to identify student records when disclosing or confirming directory information without the written consent of the student.

- Name (first and last)
- Local address, telephone number and email address
- Home address and phone number
- Date and place of birth
- Photograph
- Dates of attendance
- Enrollment status (e.g. undergraduate; full-time or part-time)
- Graduation date and anticipated date of graduation
- Degree(s) conferred
- Major and minor field of study
- Awards and honors (e.g. Dean’s List)
- Previous institution(s) attended
- Class (e.g. sophomore)

Examples of information which is NOT directory information and which may not be released without written consent include race, religion, social security number, student identification number, GPA, grades, test scores, class schedule, citizenship, and ethnicity. Note: Non-directory information may be disclosed to need-to-know agencies or individuals as outlined elsewhere in this policy.



A currently enrolled student may request that all or a portion of directory information not be released by sending the Registrar a request. Each request is valid for one calendar year from the time the Registrar receives the request. The Registrar will email or call the student to verify receipt of the request to not release directory information. Requests to withhold directory information expire one calendar year after Registrar receives the request. Students are responsible for making a new request before the old request expires.

7. The Solomon Amendment is a federal law that allows military recruiters to access some address, biographical, and academic program information for students who are 17 years of age and older. The Department of Education has determined the Solomon Amendment supersedes most elements of FERPA. At-Home Professions is therefore obligated to release directory and non-directory data included in the list of “student recruiting information.”

Information released to military recruiters may include: student name, address (home and mailing), telephone (home and cell), age if known, place of birth if known, level of education at At-Home Professions, academic major, degrees received and other schools attended. If the student does not wish to have records released under the Solomon Amendment, he/she needs to submit a written request and receive verification of receipt of the request by At-Home Professions’s registrar.

Military recruiters may request student recruitment information once each semester (defined as two terms) for each of the 12 eligible units within the five branches of the service: Army, Army Reserve, Army National Guard; Navy, Navy Reserve; Marine Corps, Marine Corps Reserve; Air Force, Air Force Reserve, Air Force National Guard; Coast Guard and Coast Guard Reserve.

Students should carefully consider the consequences of any decision made to withhold any category of directory information as requests for such information from non-institutional persons or organizations will be denied. In addition, opting out of directory information disclosure does not prevent disclosure of the student’s name, electronic contact from classmates/faculty in the learning management system during enrollment in the same course/term as the classmates or faculty member for the course, information the student chooses to disclose during his/her course of study (such as sharing with a class his/her personal information) or electronic identifier in the student’s physical or electronic classroom.

CONFLICT OF INTEREST POLICY

To avoid conflict of interest, faculty/instructors do not have access to student account or tuition information. If you have a question about your account or tuition, please contact Student Services for assistance. In addition, faculty members and instructors must notify school administrators in the event a student with whom the faculty member or instructor has had a previous work or personal relationship with is placed in their course. Administrators will determine how to address any potential conflict of interest concerns. Students who feel this conflict of interest policy has not been followed should follow the grievance procedure published in this catalog.

FINANCIAL ASSISTANCE

Military Programs

At-Home Professions participates in military education benefit programs and the MyCAA spouse support tuition program. Specific questions regarding eligibility should be directed to the Veterans Administration by calling 1-888-GIBILL1. Questions for the school may be directed to 1-800-359-3455, ext. 6330. At-Home Professions also participates in various employer-paid and Vocational Rehabilitation programs. Student or prospective student questions should be directed to 1-800-359-3455, ext. 6330.

Availability of Non-military Federal Student Assistance

At-Home Professions does not participate in other financial aid programs.



PROFESSIONAL MEMBERSHIP AND CERTIFICATION

Graduates may want to consider membership in or certification by one or more of the following professional groups:

American Academy of Professional Coders (AAPC)

www.aapc.com

- Graduates of the Healthcare Documentation Program will be prepared for the Certified Professional Coder-Apprentice (CPC-A) certification exam.

American Health Information Management Association (AHIMA)

www.ahima.org

- Graduates of the Healthcare Documentation Program will be prepared for the Certified Coding Associate (CCA) certification after approximately six months of coding experience.

Association for Healthcare Documentation Integrity (AHDI)

www.ahdionline.org

- Graduates of the Healthcare Documentation Program and the Medical Transcription and Editing program will be eligible for the Registered Healthcare Documentation Specialist (RHDS) exam; however, the school strongly recommends having one to two years of work experience before taking the exam.

National Center for Competency Testing (NCCT)

www.ncctinc.com

- Graduates of the Healthcare Documentation Program will be prepared for the National Certified Insurance and Coding Specialist (NCICS) exam.

National Healthcareer Association (NHA)

www.nhanow.com

- Graduates of the Healthcare Documentation Program will be prepared for the Certified Billing and Coding Specialist (CBCS) exam.

SCHOOL GRIEVANCE/COMPLAINT POLICY

At-Home Professions focuses on the needs and satisfaction of you, our student, in order to provide exceptional, applicable instruction and service. If you have a problem, you are expected to talk to the appropriate school department in an effort to resolve the problem. If you are unable to resolve a problem, you may file a complaint with the Vice President of Academics and Compliance.

A valid complaint is defined as written notification to the school by a student that one of the following have occurred:

- An error or poor quality affecting student enrollment, academic services, administrative services or payment record;
- Inappropriate conduct or performance issues concerning any school employee or third party representative;
- School's failure to follow school policy unless it is to the benefit of the student and within accreditation/state acceptable guidelines;
- School's failure to follow DEAC or state policies, standards or requirements;
- Any other issue that has a clear negative impact on student's ability to complete their coursework in a reasonable fashion or affects the academic transcript without appropriate cause.



Students accept there may be some decisions they do not agree with, but these decisions are inherent to the school's right to operate. Examples include grading, quiz requirements, tuition payment and collection policies, any item covered in the Code of Conduct or other policies outlined in the school catalog and/or enrollment agreement. Student conflict with one of these items is not a basis for valid complaint.

Please send your complaint to:

At-Home Professions
ATTN: Vice President of Academics and Compliance
2001 Lowe Street, Fort Collins, CO 80525

Your complaint should include your:

1) name, 2) student ID number (if enrolled), 3) current address, 4) current phone number (if available), 5) current email address (if available), 6) a description of the complaint including pertinent details (dates, who you spoke to, etc) of any previous conversations with the school, 7) copy of any documents necessary for full understanding of complaint, 8) expectation for how the complaint should be resolved.

The Vice President of Academics and Compliance will conduct an investigation into your complaint and will respond in writing to your complaint within 30 days of its receipt.

You may contact the appropriate Department of Education as follows: for Alabama, write to the Alabama State Department of Education, Gordon Persons Building, Room 5216, Montgomery, AL, 36130-3901; for Arkansas, write to the Arkansas State Board of Private Career Education, 501 Woodlane, Suite 312 South, Little Rock, AR 72201 or call (501) 683-8000; for Colorado, contact the Colorado Division of Private Occupational Schools online at higher.ed.colorado.gov/dpos or call (303) 862-3001. There is a two-year limitation on the Division taking action on student complaints; for Delaware, write to the Delaware Department of Education, 35 Commerce Way, Ste. 1, Dover, DE, 19904; for Georgia, students must file a complaint with the school within 90 calendar days of the triggering incident. If the complaint is not satisfactorily handled, students may file a complaint online at www.gnpec.georgia.gov within 90 calendar days of the final resolution from the institution; for Kansas, write to Kansas Board of Regents, Attn: Postsecondary Private and Out-of-State Education, 1000 SW Jackson St., Ste. 520, Topeka, KS, 66612, https://www.kansasregents.org/academic_affairs/private_out_of_state/complaint_process; for Kentucky, submit a completed "Form to File a Complaint" (PE-24) to the Kentucky Commission on Proprietary Education by mail to 500 Mero Street Frankfort, 4th Floor, Frankfort, KY, 40601. This form can be found on the website at www.kcpe.ky.gov; for Louisiana, write to the Louisiana Board of Regents, Proprietary Schools Section, PO Box 3677, Baton Rouge, LA 70821 or call (225) 342-7084; for Minnesota, write to the Minnesota Office of Higher Education, 1450 Energy Park Dr., Ste. 350, St Paul, MN, 55108-5227; for Missouri, write to MDHE, PO Box 1469, Jefferson City, MO, 65102 or call (573) 751-2361; for Nebraska, write to Private Postsecondary Career Schools, Nebraska Department of Education, PO Box 94987, Lincoln, NE 68509-4987 or call (402) 326-4519; for North Dakota, write to the NDCTE, Private Postsecondary Institutions, Dept. 270, 600 E. Boulevard Ave., Bismarck, ND 58505-0610 or call (701) 328-2678; for Ohio, write to the OH Board of Career Colleges and Schools, 30 E. Broad Street, Suite 2481, Columbus, OH 43215, (877) 275-4219; for Oklahoma, write to the Oklahoma Board of Private Vocational Schools, 3700 N. Classen Blvd., Ste. 250, Oklahoma City, OK 73118 or call (405) 528-3370; for Oregon, write to the Oregon Higher Education Coordinating Commission, 3225 25th St., SE, Salem, OR 97302 or call (503) 947-5751. Any person unlawfully discriminated against, as described in ORS 345.240, may file a complaint under ORS 659A.820 with the Commissioner of the Bureau of Labor and Industries; for Pennsylvania, write to the State Board of Private Licensed Schools, Pennsylvania Department of Education, 333 Market Street, Harrisburg, PA, 17126-0333; for South Carolina, write to the South Carolina Commission on Higher Education, 1122 Lady Street, Suite 300, Columbia, SC, 29201 or call (803) 737-2260; for Tennessee, write to the



Tennessee Higher Education Commission, 404 James Robertson Pkwy, Nashville, TN 37243-0830. Any person claiming damage or loss as a result of any act or practice by this institution that may be a violation of the Title 49, Chapter 7, Part 20 or Rule Chapter 1540-01-02 may file a complaint with the Tennessee Higher Education Commission, Division of Postsecondary State Authorization; for Washington, write to the Washington Workforce Board, 128 10th Ave., SW, Box 43105, Olympia, WA 98504 or call (360) 753-5662. You may also contact the DEAC at <https://www.deac.org/Student-Center/Complaint-Process.aspx>.

SCHOOL HOLIDAY SCHEDULE

At-Home Professions will be closed the following dates:

2022

February 21, 2022

May 30, 2022

July 4, 2022

September 5, 2022

November 24, 2022

November 25, 2022

December 23, 2022

December 26, 2022

December 30, 2022

SERVICES AVAILABLE TO STUDENTS WITH DISABILITIES

Access Policy for Students with Disabilities

It is the policy of At-Home Professions to provide reasonable accommodation to qualified applicants and students with disabilities in accordance with applicable law, the College's admissions and academic standards, and sound ethical practice in disability services. This policy, in conjunction with the At-Home Professions' equal opportunity policy, enables At-Home Professions to comply with the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act, which require that no person be excluded from participation in, be denied the benefits of, or otherwise subjected to discrimination in any program or activity offered by At-Home Professions. A *disability* is a documented physical or mental impairment that substantially limits one or more major life activities. An applicant or student is *qualified* if he or she meets the academic and technical standards for a program or activity offered by At-Home Professions with or without reasonable accommodation.

An applicant or student with a disability who seeks accommodation should notify the Vice President of Academics and Compliance by submitting documentation and a request for accommodation, as specified in this policy, so that the request can be evaluated and reasonable accommodation(s) provided. The Vice President of Academics and Compliance can be contacted at compliance@at-homeprofessions.edu or 800.359.3455, ext. 4537.

Applicants/Students with disabilities have the following rights and responsibilities:

- Right to equal access to all programs.
- Disability records will be maintained separately from academic records. Disability records will be used solely to determine appropriate services.



- Disability records will remain confidential and will only be shared on a need-to-know basis with individual faculty or administrators responsible for administering the granted reasonable accommodations.
- Responsibility to give advance notification of accommodations needed prior to the beginning of an academic program (unless reasonable accommodations are needed for entrance examination procedures or other pre-enrollment activity. In such cases, the student should notify the Vice President of Academics and Compliance during the enrollment process.)
- Responsibility to initiate the request for services or reasonable accommodations. Requests should be addressed to the Vice President of Academics and Compliance. Students must communicate to the Vice President of Academics and Compliance the nature of their disability and their request for reasonable accommodations to allow them full participation in programs.
- Responsibility to submit documentation of their disability and a request for services to the extent At-Home Professions requires it to understand the student's needs. The required documentation includes the following: a diagnosis of your current disability, as well as supporting information, such as the date of the diagnosis, how that diagnosis was reached, and the credentials of the diagnosing professional; information on how your disability affects a major life activity; and information on how the disability affects your academic performance. The documentation should provide enough information for you and the College to determine appropriate academic adjustments or reasonable accommodations. Expenses incurred in obtaining such documentation are the responsibility of the student.

The following documentation should be forwarded to the Vice President of Academics and Compliance upon admission or at any time concurrent with a request for accommodations:

For physical disabilities:

- A statement of the physical impairment from a licensed healthcare professional, qualified and currently or recently associated with the student.
- A statement as to how the student is limited in functionality in a major life activity.
- Recommendation for reasonable online accommodations.
- In the case of hearing impairment, the student should also submit a report from an audiologist that includes the results of an audiogram and the degree of the hearing loss.

For mental disabilities:

A statement or report from a licensed psychologist or psychiatrist that includes the following items:

- Statement of DSM-IV condition or impairment.
- Summary of assessment procedures used to make the diagnosis.
- Description of present symptoms and fluctuating condition symptoms in relation to the impairment.
- Current medications and side effects as they may impair the student's academic performance or ability to function in an online classroom.
- A description of functional limitations in a major life activity.
- Recommendations for reasonable accommodations for the online classroom.



For learning disabilities:

- A diagnostic interview by a qualified evaluator that includes historical information of learning difficulties in elementary, secondary and post-secondary education.
- A comprehensive diagnostic interview that addresses relevant background information supporting the impairment, including developmental history, academic history and psychosocial history.
- A record of comprehensive testing that is current (within past two years and after age of 18).
- A description of functional limitations in a major life activity.
- Recommendations as to reasonable accommodations for the online classroom.

After an applicant or student has compiled relevant documentation and submitted a request for accommodation to the Vice President of Academics and Compliance, the Vice President of Academics and Compliance will consider the information and documentation provided by the applicant or student, consult with appropriate instructors and/or school officials as needed, and determine what constitutes reasonable accommodation(s) for the applicant or student's disability. A list of approved accommodation(s) will be provided to the applicant or student and shared with any instructors and/or school officials who will be responsible for providing or making arrangements for such accommodation(s).

If a student wishes to file a complaint regarding any disability discrimination, the student should first report the concern to the Vice President of Academics and Compliance. If the situation cannot be resolved through that process, the student should follow the At-Home Professions grievance procedure provided in the Catalog. Students also have the right to file an ADA or Section 504 complaint with the Office for Civil Rights (OCR) of the U.S. Department of Education.

STUDENT IDENTITY VERIFICATION POLICY

The student identity verification policy enables At-Home Professions to verify that the student who registers in a course or program is the same student who participates in and completes the course or program. The *Student Identity Verification Policy* follows:

- A. All students are assigned a secure, individual Student Identification Number (ID) and password at the time of enrollment. Students have the option of creating their own unique password, or receiving a system generated password. These assigned identifiers are used to access the student records.
- B. Students enrolled in an online course or program, must enter their password a second time to access AHP's Learning Management System.

Students who have forgotten their password or request to change their password must contact Student Services. The Student Services representative will ask the student to confirm identifying information before updating the password.

Appropriate use of technology is the student's responsibility. Students should take precautionary measures to keep login credentials secure and make arrangements to change password credentials periodically or in the event a breach is suspected.



STUDENT SERVICES

Educational Surveys: At-Home Professions conducts student and graduate surveys to help evaluate student satisfaction and effectiveness of the educational programs. The results of these surveys help the school in determining how well student goals and educational goals of the school are being achieved.

Records: Permanent academic records, which include transcripts, are maintained for all school students. Individual records will be maintained for a minimum of six years following the end of the last enrollment period, graduation or withdrawal. The contents of these records are confidential and will not be divulged except upon written request of the student or as required by state or regulatory agencies.

Transcripts: Transcripts of academic records are available to the student, or can be sent to an institution or person designated by the student, when the student makes the request in writing. A request for a transcript should be accompanied by a \$15.00 fee for each transcript requested. Transcripts are maintained for 50 years.* Official transcripts may be withheld for nonpayment of tuition fees.

*Missouri students: Transcripts are maintained indefinitely.

*Minnesota students: See page 37 for more information.

Student Contact Information: Students may update their address, phone number, email or physical address on the student website or by calling, emailing or writing Student Services.

WITHDRAWAL AND TERMINATION

Requests to withdraw from enrollment will be honored on the date received. Students who wish to withdraw must communicate their request to the Student Services Department. Students are strongly encouraged to submit their withdrawal request by email (stuserv@at-homeprofessions.edu); however, students may communicate their request by phone (800.359.3455) or letter (2001 Lowe Street, Fort Collins, CO 80525) if needed. Upon withdrawal or termination, any refund due will be made in accordance with the Tuition Refund Policy printed on the enrollment application/agreement and in this catalog. Any balance due will continue to be payable per the terms of the enrollment agreement.

Students who withdraw may request reenrollment at a later date by contacting At-Home Professions at 1.800.359.3455. The school will advise the student whether the program is available, has been revised and whether the student will incur a reinstatement charge to receive the revised curriculum and/or resubmit assignments from the program. The reinstatement charge will not exceed \$150.

Involuntary Termination

At-Home Professions may terminate a student from any program for the following reasons:

- Failure to demonstrate reasonable and successful progress.
- Failure to submit quizzes in accordance with specified standards.
- Plagiarism or falsification of records, transcripts, or course work documents submitted for enrollment, review or credit.
- Failure to maintain a tuition payment agreement.
- Failure to conduct self with professionalism, courtesy and respect for others in all dealings with institution staff, faculty and other students.
- Failure to maintain Academic Code of Conduct for the Distance Education Student.

Students whose enrollments were involuntarily terminated will not be reinstated.



TUITION AND FEES—HEALTHCARE DOCUMENTATION PROGRAM

The tuition and materials cost for each course in the Healthcare Documentation Program is \$599.00 (\$607.99 including delivery charge). This includes the registration fee (which is part of the tuition), tuition, electronic textbooks and supplements, and all other instructional materials listed on the Course Outline. This does not include computers, transcribing equipment or other business machines; shipping; postage for students to submit quizzes, hard copy instructional materials; or specialized reference publications normally available at medical or public libraries.

Tuition and Registration or Application Charge/Fee*:	\$2,415.00
Included in Tuition:	\$580.00

Course 1/Introduction to Healthcare Documentation

- *Lesson Book*
- Assignment Pack
- Medical Terminology Flashcards and Audio

Course 2/Medical Billing

- Lesson Book
- Assignment Pack
- Claim Forms for Practice Exercises

Course 3/Medical Coding I

- Human Anatomy Flashcards
- *Diagnostic Coding Manual*
- Lesson Book
- Assignment Pack

Course 4/Medical Coding II

- *Procedural Coding Manual*
- Lesson Book
- Assignment Pack
- *Anatomy Physiology* Textbook
- E/M Audit for Practice Exercises

Course 5/Medical Transcription and Editing

- Foot Pedal
- Lesson Book
- Assignment Pack
- *Transcription Reference Guide*
- *Career Starter Guide*

****\$8.99 Delivery charge is assessed for each course delivered (includes online and physical delivery of content) to the student.**

Total Tuition and Registration or Application	\$2,995.00
Plus Delivery Charge of \$8.99 per course**	\$44.95
Total Tuition and Fees	\$3,039.95

Students who wish to purchase physical copies of electronic books may do so for a non-refundable charge of \$29.99 per course. This charge includes cost of delivery. To purchase, call 1.800.359.3455.

*See Appendix B for individual state refund policies.

Note: From time to time, At-Home Professions may offer discounts prior to enrollment or after enrollment. Discount amounts vary depending on the offer, but all discounts are offered to well-defined groups in specified time periods and at the same offer amounts during that time period. In order for a student to take advantage of a discount, the student must follow the terms outlined in the offer. If a student uses a discount, either prior to or after enrollment, the refund policy is based on the discounted tuition. Students may view their student account for up-to-date information on their tuition balance.



APPENDIX A

TECHNICAL REQUIREMENTS FOR THE HEALTHCARE DOCUMENTATION PROGRAM

To complete your coursework electronically, you will need access to a computer with the following:

1. Hardware
 - RAM: At least 1 GB
 - Speakers or headphones
 - Hard Drive: 2 GB free space
 - Monitor Display Settings: 1024 x 768 resolution
2. Software – (Please note, Adobe® and Mozilla® free product download information is provided in your course)
 - Operating System: Windows® 7 or newer
 - Adobe® Acrobat Reader
 - Internet Browser: Mozilla® Firefox, Google Chrome or Microsoft® Edge
 - Microsoft Word (or word processor that can save files in format compatible with Word)
3. Services
 - Internet Service Provider: Cable or a DSL line (high speed Internet)
 - A valid email address

TECHNICAL SUPPORT

Our Online Technical Support team is ready to assist any student with a question or technical problem concerning your online program. Students may contact the Online Technical Support team by email or phone.



APPENDIX B REFUND POLICIES

All students have a seven-day cancellation period. All fees paid by a student will be refunded if the student chooses to withdraw from the school within seven calendar days after having signed the enrollment agreement. Following the cancellation period, students may withdraw from At-Home Professions by submitting a request for cancellation. Students who wish to withdraw must communicate their request to the Student Services Department. Students are strongly encouraged to submit their withdrawal request by email (stuserv@at-homeprofessions.edu); however, students may communicate their request by phone (800.359.3455) or letter (2001 Lowe Street, Fort Collins, CO 80525) if needed. The institution uses the **Total Course Price** in preparing enrollment agreements, calculating refund amounts and collecting student accounts. Total Course Price includes charges for tuition, registration, educational services and instruction. Total Course Price also includes earned financial charges, and any fees that are charged to all students for required services, such as proctoring, technology access, and library services. Costs expended for normal course delivery (online and physical delivery of content) and monthly processing fees are not subject to refund (after the expiration of the 7 calendar day cooling-off period). Purchased textbooks, manuals and other optional purchases are not refundable. The amount students owe upon withdrawing is determined by how much of the program (or study area/s) they have completed, deducting all payments made. Upon cancellation, the amount due to the school or the amount refunded to the student is calculated according to the schedule specified by the state of the student's residence. Applicants who are denied admission will be refunded all tuition and fees paid. The refund schedules of each state are listed below. Unless otherwise noted, all refunds will be issued within 30 calendar days of cancellation. For states not listed or students using U.S. Department of Veterans Affairs education benefits, see the end of this appendix.

ALABAMA

After the seven-day cancellation period, the following refund policy will apply:

1. The \$150 registration fee will be kept by the school.
2. If no quizzes have been submitted, all remaining fees will be refunded.
3. If any quizzes have been submitted, the school will calculate the cancellation tuition based on a pro-rata portion of the original tuition. This is determined by dividing the total number of quizzes completed by the total number of quizzes in each course in the student's program.
4. Delivery charges are not refundable after the seven-day cancellation period.
5. All refunds shall be issued 30 days after notice of cancellation or withdrawal.

ARKANSAS

After the seven-day cancellation period, the following refund policy will apply:

1. The \$100 registration fee will be kept by the school.
2. If any quizzes have been submitted, the following refund policy will apply:
 - a. If the student withdraws before completing up to 25% of the quizzes in a course in the program, the cancellation tuition will be based on the pro-rata portion of the tuition and other charges that the number of quizzes completed and serviced by the school bears to the total number of quizzes in the course.
 - b. If the student withdraws after completing 25% of the quizzes in a course in the program, and up to but not including 50% of the quizzes in the course, the cancellation tuition is 50% of their original tuition.
 - c. If the student withdraws after completing 50% of the quizzes in a course in the program, and up to but not including 75% of the quizzes in the course, the cancellation tuition is 25% of their original tuition.
 - d. If the student withdraws after completing 75% or more of the quizzes in a course in the program, the student owes the full tuition.
3. Delivery charges are not refundable after the seven-day cancellation period.



COLORADO

1. If the student cancels seven (7) calendar days or more after enrollment in the program, he/ she is entitled to a reduction in tuition, fees and charges. The adjusted tuition charge is \$0. There is a onetime charge of \$150 per program, not to exceed 20% of the total program cost. This is referred to as a cancellation (registration) charge and is a charge in addition to the tuition due for percent of assignments completed. If the student has paid more than the cancellation (registration) charge due, he/she is entitled to a refund for the total paid in excess of the charge. If the student has paid less than the cancellation (registration) charge due, he/she will owe AHP the difference in cancellation (registration) charge due and the amount paid.
2. If the student cancels seven (7) calendar days or more after enrollment in the program and has submitted at least one quiz, tuition will be adjusted. If the student paid more than the adjusted tuition, he/she is entitled to a refund for the total paid in excess of the adjusted tuition. If the student has paid less than the adjusted tuition, he/she will owe AHP the difference in adjusted tuition in excess of total paid. Adjusted course tuition is based on the percent of each course he/she has completed. The adjusted tuition charge is based on the following schedule:
 - a) If the student completes up to 10 percent of the assignments/exams in the program, he/she is entitled to a 90% reduction in tuition and refund of any excess tuition paid.
 - b) If the student completes after 10 but within the first 25 percent of the assignments/exams in the program, he/she is entitled to a 75% reduction in tuition and refund of any excess tuition paid.
 - c) If the student completes after 25 but within the first 50 percent of the assignments/exams in the program, he/she is entitled to a 50% reduction in tuition and refund of any excess tuition paid.
 - d) If the student completes after 50 but within the first 75 percent of the assignments/exams in the program, he/she is entitled to a 25% reduction in tuition and refund of any excess tuition paid.
 - e) If the student completes over 75 percent or more of the assignments/exams in the program, he/she is not entitled to a reduction of the course's tuition and will owe all tuition and fees/ charges.
3. Delivery charges are not refundable after the 7-day review period.
4. If the student has not completed the full program within 12 months of enrollment, he/she is not entitled to a refund and AHP is entitled to the full tuition for the courses the student began. All other student rights remain in place.
5. Refunds are issued within thirty (30) days of receiving student notice of cancellation.
6. Credit granted for previous training or coursework will not impact the refund policy.
7. Except as outlined in #1 of this student protection/refund policy, delivery charges are not refundable. Charges for NSF, late payment, expedited shipping and books ordered by the student are not refundable.
8. If a student's program is discontinued by the school prior to the end of the three years allowed to complete the program as outlined in the enrollment agreement, the student is entitled to a full refund (except in the event the school ceases operation).
9. A \$20 NSF charge will be assessed on payments returned for insufficient funds. A \$5 late charge is assessed for payments not received by the due date.
10. The official date of termination is the date the school receives the student's notice of cancellation.



DELAWARE

After the seven-day cancellation period, the following refund policy will apply:

The \$50 registration fee will be kept by the school. The cancellation tuition is the pro rata portion of the original tuition and other charges that the number of quizzes completed and serviced by the school bears to the total number of quizzes in each course in the program. Delivery charges are not refundable after the seven-day cancellation period. Students may withdraw from At-Home Professions at any time by contacting the school to request cancellation.

INDIANA

Please note: The following policy is required by the Indiana Office for Career and Technical Schools. The policy specifically mentions resident postsecondary proprietary educational institutions. While AHP is not a resident school, it is required to follow the same refund policy as resident schools. In addition, while the policy states that students who are due a refund will be issued the refund within 31 days, AHP will refund the money within 30 days in accordance with its accrediting body standards. The policy discusses Title IV refund policies as well. AHP is not a Title IV school and this paragraph is not applicable to its students.

The postsecondary proprietary educational institution shall pay a refund to the student in the amount calculated under the refund policy specified below or as otherwise approved by the Office for Career and Technical Schools (OCTS). The institution must make the proper refund no later than thirty-one (31) days of the student's request for cancellation or withdrawal.

If a postsecondary proprietary educational institution utilizes a refund policy of their recognized national accrediting agency or the United States Department of Education (USDOE) Title IV refund policy, the postsecondary proprietary educational institution must provide written verification in the form of a final refund calculation, upon the request of OCTS, that its refund policy is more favorable to the student than that of OCTS.

The following refund policy applies to each resident postsecondary proprietary educational institution as follows:

1. A student is entitled to a full refund if one (1) or more of the following criteria are met:
 - a. The student cancels the enrollment agreement or enrollment application within six (6) business days after signing.
 - b. The student does not meet the postsecondary proprietary educational institution's minimum admission requirements.
 - c. The student's enrollment was procured as a result of a misrepresentation in the written materials utilized by the postsecondary proprietary educational institution.
 - d. If the student has not visited the postsecondary educational institution prior to enrollment, and, upon touring the institution or attending the regularly scheduled orientation/classes, the student withdrew from the program within three (3) days.
2. A student withdrawing from an instructional program, after starting the instructional program at a postsecondary proprietary institution and attending one (1) week or less, is entitled to a refund of ninety percent (90%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).
3. A student withdrawing from an instructional program, after attending more than one (1) week but equal to or less than twenty-five percent (25%) of the duration of the instructional program, is entitled to a refund of seventy-five percent (75%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).



4. A student withdrawing from an instructional program, after attending more than twenty-five percent (25%) but equal to or less than fifty percent (50%) of the duration of the instructional program, is entitled to a refund of fifty percent (50%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).
5. A student withdrawing from an instructional program, after attending more than fifty percent (50%) but equal to or less than sixty percent (60%) of the duration of the instructional program, is entitled to a refund of forty percent (40%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).
6. A student withdrawing from an institutional program, after attending more than sixty percent (60%) of the duration of the instructional program, is not entitled to a refund.

Student Protection Fund IC 22-4.1-21-15 and IC 22-4.1-21-18 requires each educational institution accredited by the Office for Career and Technical Schools to submit an institutional surety bond and contribute to the Career College Student Assurance Fund which will be used to pay off debt incurred due to the closing of a school, discontinuance of a program, or loss of accreditation by an institution. To file a claim, each student must submit a completed "Student Complaint Form." This form can be found on OCTS's website at <http://www.in.gov/dwd/2731.htm>.

In addition, this institution is regulated by: Office for Career and Technical Schools 10 N Senate Avenue, Suite SE 308 Indianapolis, IN 46204, OCTS@dwd.in.gov, 317-234-8338 or 317-232-1732, <http://www.in.gov/dwd/2731.htm>.

IOWA

Iowa students are allowed a two-week cancellation period from the date of enrollment. After the cancellation period, the following refund policy will apply:

1. No registration fee will be kept by the school.
2. If any quizzes have been submitted, the cancellation balance will be calculated as follows:
 - a. If the student withdraws before completing up to 60% of the quizzes in a course, the cancellation tuition is a 95% pro-rata portion of original course tuition. This pro-rata percent is determined by dividing the total number of quizzes in the course for which the institution has charged into the total number of such quizzes not submitted by the student.
 - b. If a student withdraws after completing 60% or more of the quizzes in a course, the student owes the original tuition.
3. Delivery charges are not refundable after the two-week cancellation period.
4. All refunds shall be issued within 30 days after the effective date of termination or withdrawal.

For Iowa students with a physician-documented physical incapacity, the following refund policy will apply:

After the two-week cancellation period, the following refund policy will apply:

1. No registration fee will be kept by the school.
2. If any quizzes have been submitted, the cancellation tuition is a pro-rata portion of the original course tuition. The pro-rata cancellation tuition is calculated by dividing the number of quizzes submitted by the student for grading purposes by the total number of quizzes in each course in the program.
3. Delivery charges are not refundable after the two-week cancellation period.
4. All refunds shall be issued within 30 days after the effective date of termination or withdrawal.



KANSAS

At-Home Professions holds a certificate of approval issued by the Kansas Board of Regents, Private Postsecondary Education Department, 1000 SW Jackson Street, Suite 520, Topeka, KS 66612. See "All Other States" for refund policy.

KENTUCKY

After the seven-day cancellation period, the following refund policy will apply:

1. The \$100 registration fee will be kept by the school.
2. All other fees will be refunded according to the following schedule. A quiz is considered completed when the school receives it from the student for grading purposes.
 - a. If a student withdraws before completing 11% of the quizzes in a course in the program, the cancellation tuition is 90% of the course's original tuition.
 - b. If a student withdraws after completing 11% or more of the quizzes in a course in the program, but before completing 26% of the quizzes, the cancellation tuition is 75% of the course's original tuition.
 - c. If a student withdraws after completing 26% or more of the quizzes in a course in the program, but before completing 51% of the quizzes, the cancellation tuition is 50% of the course's original tuition.
 - d. If a student withdraws after completing 51% or more of the quizzes in a course in the program, but before completing 76% of the quizzes, the cancellation tuition is 25% of the course's original tuition.
 - e. If a student withdraws after completing 76% or more of the quizzes in a course in the program, the student owes the original tuition.
3. Delivery charges are not refundable after the seven-day cancellation period.

KRS 165A.450 requires each school licensed by the Kentucky Commission on Proprietary to contribute to a Student Protection Fund which will be used to pay off debt incurred due to the closing of a school, discontinuance of a program, loss of license, or loss of accreditation by a school or program. To file a claim against the Student Protection Fund, each person filing must submit a completed "Form for Claims Against the Student Protection Fund." This form can be found on the website at www.kcpe.ky.gov.

LOUISIANA

After the seven-day cancellation period, the following refund policy will apply:

1. The \$150 registration fee will be kept by the school.
2. The cancellation tuition is the pro-rata portion of the original tuition. Any excess tuition paid over the amount due for pro-rata tuition and quizzes by the student will be refunded, or any shortage is due from the student. The pro-rata cancellation tuition is calculated by dividing the number of quizzes submitted by the student for grading purposes by the total number of quizzes in each course in the program.
3. Delivery charges are not refundable after the seven-day cancellation period.
4. Applicable refunds will be issued to the student within 30 days.
5. Licensed by the Louisiana State Board of Regents.



MINNESOTA

Refund Policy/Buyer's Right to Cancel

Please note: The following policy is required by the Minnesota Office of Higher Education.

If your application is rejected, you will receive a full refund of all tuition, fees, and other charges. You will be entitled to a full refund of tuition, fees, and other charges if you give notice that you are cancelling your contract within 5 business days after the contract or enrollment agreement is considered effective. A contract or enrollment agreement will be presumed to be effective on the date that the school notifies you that you have been accepted into the school and you have signed the contract or enrollment agreement. If the notification of acceptance into the school is sent by mail, then the effective day of being accepted is the postmark on the acceptance letter.

This five-day refund policy applies regardless of when the program starts. If you give notice more than 5 days after you signed the contract, but before the start of the program (or first lesson for an online distance education program), you will receive a refund of all tuition, fees, and other charges minus 15%, up to \$50, of the total cost of the program.

If you withdraw after the start of your program and it has been more than 5 days after you signed the contract, you will receive a pro-rated refund of the entire cost of your program based on your last day of attendance (last quiz submission). You will be provided a prorated tuition, fees, and other charges refund minus your initial application fees, up to \$50, and minus the lesser of 25% of the total tuition or \$100. Proration is based on whether your program is term-based or clock hours and how much of the program you have completed.

If your program is term-based, the completion rate is the number of calendar days from the first date of the program through your last documented date of attendance divided by the length of the program. The completion rate is calculated to the second decimal point (.XX).

If your program is clock-hour based, the completion rate is the number of clock hours you actually attended (quizzes submitted) divided by the number of clock hours (total quizzes) in the program. The completion rate is calculated to the second decimal point (.XX)

If you withdraw from your program after 75.00% of the program has completed, you are not entitled to a refund of tuition, fees, and other charges.

You will receive written notice acknowledging your withdraw request within 10 business days after receipt of the notice and you will receive a refund of any tuition, fees, and other charges within 30 business days of receipt of your withdrawal. Any mailed notice is effective as of the date of the postmark if sent by mail or the day it has been hand-delivered to the school. Notice to withdraw may also be given by email or verbally, including a voicemail, to a school official (defined by school's Student Right to Cancel policy). Students who wish to withdraw must communicate their request to the Student Services Department. Students are strongly encouraged to submit their withdrawal request by email (stuserv@at-homeprofessions.edu); however, students may communicate their request by phone (800.359.3455) or letter (2001 Lowe Street, Fort Collins, CO 80525) if needed.

If you do not withdraw in writing or contact the school about your absence and you have not attended your program or contact the school about your absence for 14 consecutive days, you will be considered to have withdrawn from the school as of your last date of attendance (last quiz submission). Your school is responsible for sending you a written notice of cancellation if you are withdrawn for failing to attend to your last known address. The confirmation from the school must state that the school has withdrawn your enrollment, and if this action was not the student's intent, the student must contact the school.

Delivery charges are not refundable after the five business day cancellation period.

At-Home Professions is licensed as a private career school with the Minnesota Office of Higher Education pursuant to Minnesota Statutes, sections 136A.821 to 136A.832. Licensure is not an endorsement of the institution. Credits earned at the institution may not transfer to all other institutions.

Transcripts will not be withheld for students who owe less than \$250, are current on any payment plan with the school, or their debt has been referred to a collection agency.



NEBRASKA

After the seven-day cancellation period, the following policy will apply:

1. The \$150 registration fee will be kept by the school.
2. All other tuition and fees paid will be refunded according to the following schedule. A quiz is considered completed when the school receives it from the student for grading purposes.
 - a. If a student withdraws before completing up to 10% of the quizzes in a course, the school will refund the student 90% of the course's tuition.
 - b. If a student withdraws after completing 11% or more of the quizzes in a course, but before completing up to 25% of the quizzes in a course within the program, the school will refund 75% of the course's tuition.
 - c. If a student withdraws after completing 26% or more of the quizzes in a course, but before completing up to 50% of the quizzes in a course within the program, the school will refund 50% of the course's tuition.
 - d. If a student withdraws after completing 50% or more of the quizzes in a course, course tuition will not be refunded.
3. Delivery charges are not refundable after the seven-day cancellation period.

OHIO

Registration Number: 97-05-1470H

After the seven-day cancellation period, the following refund policy will apply:

1. The \$100 registration fee will be kept by the school.
2. All other fees will be adjusted according to the following schedule. A quiz is considered completed when the school receives it from the student for grading purposes.
 - a. If a student withdraws before completing 11% of the quizzes in a course, the cancellation tuition is 90% of the course's original tuition.
 - b. If a student withdraws after completing 11% or more of the quizzes in a course, but before completing 26% of the quizzes, the cancellation tuition is 75% of the course's original tuition.
 - c. If a student withdraws after completing 26% or more of the quizzes in a course, but before completing 51% of the quizzes, the cancellation tuition is 50% of the course's original tuition.
 - d. If a student withdraws after completing 51% or more of the quizzes in a course, the student owes the original tuition.
3. Delivery charges are not refundable after the seven-day cancellation period.

OKLAHOMA

The holder in due course rule: Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds hereof, recovery hereunder by the debtor shall not exceed amounts paid by the debtor hereunder. See "All Other States" for remaining policy.

Start Date: Day that the Applicant receives the complete Course and Materials.

Other Cancellation: If a student cancels the course after the Seven-Day Full Money Back refund and before the student receives the Course and Materials, which is the Start Date, all monies paid will be refunded, minus a \$150 registration fee.

Cancellation by the school or the student in which no refund is due the student: Upon completion of more than Fifty Percent (50%) of a course.



Discontinued Program: If the school cancels a program within 12 months of course delivery to the student, the student is entitled to a full refund, except if the school ceases operation.

SEE "ALL OTHER STATES" FOR THE BALANCE OF THE OKLAHOMA CANCELLATION/REFUND POLICY

OREGON

At-Home Professions is licensed by the Oregon Higher Education Coordinating Commission, 3225 25th St., SE, Salem, OR 97302.

After the seven-day cancellation period, the following refund policy will apply:

1. No registration fee will be kept by the school.
2. If any quizzes have been submitted, the cancellation tuition will be calculated as follows:
 - a. If the student withdraws after completing up to 50% of the quizzes in a course, the school will be entitled to keep a pro-rata portion of the course tuition. The pro-rata cancellation tuition is calculated by dividing the total number of quizzes in the program for which the institution has charged into the total number of quizzes submitted by the student.
 - b. If the student withdraws after completing 51% or more of the quizzes in a course, the student owes the original tuition.
3. Delivery charges are not refundable after the seven-day cancellation period.

PENNSYLVANIA

After the seven-day cancellation period, the following refund policy will apply:

1. The \$150 registration fee will be kept by the school.
2. Fees for tuition will be refunded according to the following schedule. A quiz is considered completed when the school receives it from the student for grading purposes.
 - a. If a student withdraws at any time up to and including completion of the first 10% of the quizzes in a course in the program, the school will refund the student 90% of the course's tuition.
 - b. If a student withdraws after completing 11% or more of the quizzes in a course in the program, and up to and including completion of 25% of the quizzes, the school will refund the student 75% of the course's tuition.
 - c. If a student withdraws after completing 26% or more of the quizzes in a course in the program, and up to and including completion of 50% of the quizzes, the school will refund the student 50% of the course's tuition.
 - d. If a student withdraws after completing 51% or more of the quizzes in a course in the program, course tuition will not be refunded.
3. Delivery charges are not refundable after the seven-day cancellation period.

SOUTH CAROLINA

After the seven-day cancellation period, the following refund policy will apply:

1. The \$100 registration fee will be kept by the school.
2. If no quizzes have been submitted, all remaining fees will be refunded.
3. If any quizzes have been submitted, the cancellation tuition will be calculated as follows:
 - a. If the student withdraws after completing up to 60% of the quizzes in a course, the cancellation tuition is based on a pro-rata portion of original tuition. This is determined by dividing the total number of quizzes in a course for which the institution has charges into the total number of such quizzes not submitted by the student, rounded downward to the nearest ten percent.



- b. If a student withdraws after completing 61% or more of the quizzes in a course, the student owes the original tuition.
4. Delivery charges are not refundable after the seven-day cancellation period.
5. The effective date of cancellation will be the earliest of the following:
 - a. The date of notification to the student if the student is terminated by the school;
 - b. The date of receipt of written notice from the student; or
 - c. The end of the sixth calendar month following the month in which the student's last quiz was received unless notification has been received from the student that the student wishes to remain enrolled.
6. All refunds shall be consummated within 30 days after the effective date of termination.
7. Licensed by the South Carolina Commission on Higher Education, 1122 Lady St., Suite 300, Columbia, SC 29201, Telephone (803) 737-2260, www.che.sc.gov. Licensure indicates only that the minimum standards have been met; it is not an endorsement or guarantee of quality. Licensure is not equivalent to or synonymous with accreditation by an accrediting agency recognized by the U.S. Department of Education.

TENNESSEE

After the seven-day cancellation period, the following refund policy will apply:

1. The \$100 registration fee will be kept by the school.
2. If no quizzes have been submitted, all remaining fees will be refunded.
3. All other fees will be adjusted according to the following schedule. A quiz is considered completed when the school receives it from the student for grading purposes.
 - a. If a student withdraws before completing 11% of the quizzes in a course, the cancellation tuition is 90% of the course's original tuition.
 - b. If a student withdraws after completing 11% or more of the quizzes in a course, but before completing 26% of the quizzes, the cancellation tuition is 75% of the course's original tuition.
 - c. If a student withdraws after completing 26% or more of the quizzes in a course, but before completing 51% of the quizzes, the cancellation tuition is 50% of the course's original tuition.
 - d. If a student withdraws after completing 51% or more of the quizzes in a course, the student owes the original tuition.
4. Delivery charges are not refundable after the seven-day cancellation period.
5. All refunds shall be consummated within 30 days after the effective date of termination.

WASHINGTON

1. The \$150 registration fee will be kept by the school.
2. All other tuition and fees paid will be adjusted according to the following schedule. A quiz is considered completed when the school receives it from the student for grading purposes.
 - a. If a student withdraws before completing up to 10% of the quizzes in a course, the cancellation tuition is 90% of the course's original tuition.
 - b. If a student withdraws after completing 11% or more of the quizzes in a course, but before completing up to 25% of the quizzes in the course, the cancellation tuition is 75% of the course's original tuition.
 - c. If a student withdraws after completing 26% or more of the quizzes in a course, but before completing up to 50% of the quizzes in the course, the cancellation tuition is 50% of the course's original tuition.



- d. If a student withdraws after completing 50% or more of the quizzes in a course, the student owes the original tuition.

3. Delivery charges are not refundable after the seven-day cancellation period.

At-Home Professions will make good faith efforts to provide reasonable religious accommodations to students who have sincerely held religious practices or beliefs that conflict with a scheduled course requirement. At-Home Professions operates as a distance education institution and students progress at their own pace. Students can adjust their study schedule to allow for religious practices. Students requesting a religious accommodation should make the request, in writing, to Student Services.

THIS SCHOOL IS LICENSED UNDER CHAPTER 28C.10.RCW; INQUIRIES OR COMPLAINTS REGARDING THIS PRIVATE VOCATIONAL SCHOOL MAY BE MADE TO THE WASHINGTON WORKFORCE BOARD, 128 10TH AVE. SW, BOX 43105, OLYMPIA, WA 98504, PHONE (360) 753-5662. Website: wtb.wa.gov and Email: wtecb@wtb.wa.gov.

WEST VIRGINIA

After the seven-day cancellation period, the following refund policy will apply:

1. The \$50 registration fee will be kept by the school.
2. All other fees will be adjusted according to the following schedule. A quiz is considered completed when the school receives it from the student for grading purposes.
 - a. If a student withdraws before completing 11% of the quizzes in a course, the cancellation tuition is 90% of the course's original tuition.
 - b. If a student withdraws after completing 11% or more of the quizzes in a course, but before completing 26% of the quizzes, the cancellation tuition is 75% of the course's original tuition.
 - c. If a student withdraws after completing 26% or more of the quizzes in a course, but before completing 51% of the quizzes, the cancellation tuition is 50% of the course's original tuition.
 - d. If a student withdraws after completing 51% or more of the quizzes in a course, the student owes the original tuition.
3. Delivery charges are not refundable after the seven-day cancellation period.

WISCONSIN

After the seven-day cancellation period, the following refund policy will apply:

1. The \$100 registration fee will be kept by the school.
2. If any quizzes have been submitted, the cancellation tuition will be calculated as follows:
 - a. If the student withdraws after completing up to 60% of the quizzes in a course, the school will be entitled to keep a pro-rata portion of the original course tuition. This pro-rata percent is determined by dividing the total number of quizzes in the course for which the institution has charged into the total number of such quizzes not submitted by the student, rounded down to the nearest ten percent.
 - b. If a student withdraws after completing 60% or more of the quizzes in a course, the student owes the original tuition.
3. Delivery charges are not refundable after the seven-day cancellation period.
4. All refunds shall be issued within 30 days after the effective date of termination or withdrawal.



ALL OTHER STATES

After the seven-day cancellation period, the following policy will apply:

1. The \$200 registration fee will be kept by the school.
2. All other tuition and fees paid will be adjusted according to the following schedule. A quiz is considered completed when the school receives it from the student for grading purposes.
 - a. If a student withdraws before completing up to 10% of the quizzes in a course, the cancellation tuition is 90% of the course's original tuition.
 - b. If a student withdraws after completing 11% or more of the quizzes in a course, but before completing up to 25% of the quizzes in a course within the course, the cancellation tuition is 75% of the course's original tuition.
 - c. If a student withdraws after completing 26% or more of the quizzes in a course, but before completing up to 50% of the quizzes in a course within the course, the cancellation tuition is 50% of the course's original tuition.
 - d. If a student withdraws after completing 50% or more of the quizzes in a course, the student owes the original tuition.
3. Delivery charges are not refundable after the seven-day cancellation period.

VETERANS AFFAIRS

After the seven-day cancellation period, the following policy will apply:

1. The \$50 registration fee will be kept by the school.
2. All other tuition and fees paid will be refunded according to the following schedule. A quiz is considered completed when the school receives it from the student for grading purposes.
 - a. If a student withdraws before completing up to 10% of the quizzes in a course, the school will refund the student 90% of the course's tuition.
 - b. If a student withdraws after completing 11% or more of the quizzes in a course, but before completing up to 25% of the quizzes in a course within the course, the school will refund 75% of the course's tuition.
 - c. If a student withdraws after completing 26% or more of the quizzes in a course, but before completing up to 50% of the quizzes in a course within the course, the school will refund 50% of the course's tuition.
 - d. If a student withdraws after completing 50% or more of the quizzes in a course, course tuition will not be refunded.
3. Delivery charges are not refundable after the seven-day cancellation period.

SAMPLE REFUND CALCULATIONS

Example 1: A student cancels three days after enrollment. All monies are refunded to the student (unless the student purchases a separate bookstore item).

Example 2: A student who falls under the "All Other States" refund policy cancels ten days after enrollment but has not completed any assignment and did not receive any shipments. The school is entitled to keep the \$200 registration charge/fee.

Example 3: If a student 1) enrolls at a seminar (delivery charge is not incurred for the first course), 2) has paid \$1,106.99, and 3) completes all six quizzes in *Introduction to Healthcare Documentation* and three of the eight quizzes in *Medical Billing*, the student cancellation calculation is as follows:

- The student owes the full tuition for *Introduction to Healthcare Documentation* (\$599).
- The student owes the \$8.99 delivery charge for *Medical Billing*.
- The student owes 50% of the *Medical Billing* tuition, or \$299.50.
- Total owed is \$907.49. Since the student has paid \$1,106.98, the student is due a refund of \$199.49.

APPENDIX C



2001 Lowe Street
Fort Collins, CO 80525
1-800-359-3455

Student Information Release

For your protection, AHP requires your written permission before it will release your enrollment, academic or administrative records to a third party. If you want the school to disclose any of this information to someone other than you, please complete this form and return to the school.

If you have any further questions, please contact the Student Services Department at 1-800-359-3455 or at stuserv@at-homeprofessions.edu.

Thank you,
Student Services

Completely fill out this form.

I hereby authorize AHP to release any and all* of my enrollment, academic and administrative records and information to:

_____ (Print first and last name of individual or name of company)

Address: _____
(Street) (City) (State) (Zip)

*If only certain information is authorized for release, clearly indicate which information:

Student Information

Student ID: _____

Student Name: _____
(First) (Last)

Address: _____
(Street) (City) (State) (Zip)

Today's Date: _____

Student Signature: _____

If student is a minor, parent or guardian signature is also required.

Parent/Guardian Signature: _____

