

AHM-250^{Q&As}

Healthcare Management: An Introduction

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QUESTION 1

The prudent layperson standard described in the Balanced Budget Act (BBA) of 1997 requires all hospitals that receive Medicare or Medicaid reimbursement to screen and, if necessary, stabilize all patients who come to their emergency departments.

- A. True
- B. False

Correct Answer: B

QUESTION 2

In the following sections, we will describe some of the measures health plans use to evaluate the quality of the services and healthcare they offer their members.

Which of the following is the best description of what a \"Process measure\" evaluates?

- A. The nature, quantity, and quality of the resources that a health plan has available for member service and patient care.
- B. The methods and procedures a health plan and its providers use to furnish service and care.
- C. The extent to which services succeed in improving or maintaining satisfaction and patient health.
- D. None of the above

Correct Answer: B

QUESTION 3

Janet Riva is covered by a traditional indemnity health insurance plan that specifies a \$250 deductible and includes a 20% coinsurance provision. When Ms. Riva was hospitalized, she incurred \$2,500 in medical expenses that were covered by her health plan.

- A. \$1,750
- B. \$1,800
- C. \$2,000
- D. \$2,250

Correct Answer: B

QUESTION 4

In assessing the potential degree of risk represented by a proposed insured, a health underwriter considers the factor of

anti selection. Anti selection can correctly be defined as the

- A. inability of a proposed insured to share with the insurer the financial risks of healthcare coverage
- B. possibility that a proposed insured will profit from an illness by receiving benefits that exceed the total amount of his or her eligible medical expenses
- C. inability of a proposed insured to provide sufficient evidence that proves he or she is an insurable risk
- D. tendency of people who have a greater-than-average likelihood of loss to apply for or continue insurance protection to a greater extent than people who have an average or less than average likelihood of the same loss

Correct Answer: D

QUESTION 5

Graff Scott is a member of the ABC Health Plan. Whenever she needs non-emergency medical care, sees Dr. Michael Chan, an internist. Ms. Scott cannot self-refer to a specialist, so she saw Dr. Michael Chan when she experienced headaches. Dr. Michael Chan referred her to Dr. Bruce Lee, a neurologist, who had hospitalized at the Polo Hospital for tests. ABC has contracts with Dr. Michael Chan, Dr. Lee, and Polo to provide medical services to its members. The following statements are about Polo's organized system of healthcare. Select the answer choice containing the correct statement

- A. Within Polo's system, Ms. Scott received primary care from both Dr. Michael Chan and Dr. Lee
- B. Polo's system allows its members open access to all of Ultra's participating providers
- C. Polo's network of providers includes Dr. Michael Chan and Dr. Lee but not Polo Hospital
- D. Within Polo's system, Dr. Michael Chan serves as a coordinator of care or gatekeeper for the medical services that Ms. Scott receives

Correct Answer: D

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