



# AHM-250<sup>Q&As</sup>

Healthcare Management: An Introduction

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### QUESTION 1

The Neptune Hospital provides medical care to paying patients, as well as to people who either have no healthcare coverage and cannot afford to pay for the care by themselves or who receive services at reduced rates because they are covered under govern me

- A. cost shifting
- B. Anti selection
- C. receivership
- D. Underwriting

Correct Answer: A

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### QUESTION 2

The National Association of Insurance Commissioners (NAIC) developed the Small Group Model Act to enable small groups to obtain accessible, yet affordable, group health benefits. The model law limits the rate spread, which is the difference between the highest and lowest rates that a health plan charges small groups, to a particular ratio.

According to the Model Act, for example, if the lowest rate an HMO charges a small group for a given set of medical benefits is \$40, then the maximum rate the HMO can charge for the same set of benefits is

- A. \$60
- B. \$80
- C. \$120
- D. \$160

Correct Answer: B

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### QUESTION 3

In large health plans, management functions such as provider recruiting, credentialing, contracting, provider service, and performance management for providers are typically the responsibility of the

- A. chief executive officer (CEO)
- B. network management director
- C. board of directors
- D. director of operations

Correct Answer: B

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#### QUESTION 4

Most contracts between health plans and providers contain a provision which forbids providers from seeking compensation from patients if the health plan fails to compensate the provider because of insolvency or for any other reason. Such a provision is kn

- A. due process provision
- B. cure provision
- C. hold-harmless provision
- D. risk-sharing provision

Correct Answer: C

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#### QUESTION 5

Which of the following statements about the Title VII of the Civil Rights Act is WRONG?

- A. Employers with more than 15 employees engaged in interstate commerce need to comply
- B. Pregnancy Discrimination Act (an amendment to this act) requires health plans to provide coverage during childbirth and related medical conditions on the same basis as they provide coverage for other medical conditions
- C. Allows HMOs to set different policies for people from different races, religions, sex or national origin to safeguard their interests.
- D. Protects all employees

Correct Answer: C

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