

# AHM-510<sup>Q&As</sup>

Governance and Regulation

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#### **QUESTION 1**

Health plans typically divide their costs into medical and administrative expenses. Examples of medical expenses are.

- A. Equipment costs
- B. Salaries and benefits for executives and for all functional areas
- C. Sales and marketing costs
- D. Payments to providers for the delivery of healthcare

Correct Answer: D

#### **QUESTION 2**

A federal law that significantly affects health plans is the Health Insurance Portability and Accountability Act of 1996 (HIPAA). In order to comply with HIPAA provisions, issuers offering group health coverage generally must.

- A. Renew group health policies in both small and large group markets, regardless of the health status of any group member
- B. Provide a plan member with a certificate of creditable coverage at the time the member enrolls in the group plan
- C. Both A and B
- D. A only
- E. B only
- F. Neither A nor B

Correct Answer: B

#### **QUESTION 3**

The Department of Health and Human Services (HHS) has delegated its responsibility for development and oversight of regulations under the Health Insurance Portability and Accountability Act (HIPAA) to an office within the Centers for Medicaid and Medicare Services (CMS). The CMS office that is responsible for enforcing the federal requirements of HIPAA is the

- A. Center for Health Plans and Providers (CHPPs)
- B. Center for Medicaid and State Operations
- C. Center for Beneficiary Services
- D. Center for Managed Care

Correct Answer: B

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#### **QUESTION 4**

The following statements are about market conduct examinations of health plans. Select the answer choice that contains the correct statement.

- A. Multistate examinations are not appropriate for financial examinations, because regulatory requirements concerning a health plan\\'s financial condition tend to vary from state to state.
- B. Market conduct examinations of a health plan\\'s advertising and sales materials include comparing the advertising materials to the policies they advertise.
- C. Once an examination report is provided to the state insurance department, a health plan is not given an opportunity to present a formal objection to the report.
- D. In imposing sanctions on health plans, state insurance departments are required to follow federal sentencing guidelines.

Correct Answer: B

#### **QUESTION 5**

SoundCare Health Services, an MCO, recently conducted a situation analysis. One step in this analysis required SoundCare to examine its current activities, its strengths and weaknesses, and its ability to respond to potential threats and opportunities in the environment. This activity provided SoundCare with a realistic appraisal of its capabilities. One weakness that SoundCare identified during this process was that it lacked an effective program for preventing and detecting violations of law. SoundCare decided to remedy this weakness by using the 1991 Federal Sentencing Guidelines for Organizations as a model for its compliance program.

By definition, the activity that SoundCare conducted when it examined its strengths, weaknesses, and capabilities is known as

- A. An environmental analysis
- B. An internal assessment
- C. An environmental forecast
- D. A community analysis

Correct Answer: B

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