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QUESTION 1

The Wentworth Corporation uses a self-funded plan to provide its employees with healthcare benefits. One consequence of Wentworth's approach to providing healthcare benefits is that self-funding

- A. Requires that Wentworth self-administer its healthcare benefit plan
- B. Requires that Wentworth pay higher state premium taxes than do insurers and health plans
- C. Eliminates the need for Wentworth to pay a risk charge to an insurer or health plan
- D. Increases the number of benefit and rating mandates that apply to Wentworth's plan

Correct Answer: C

QUESTION 2

In examining accountability in the current managed care environment, one is likely to find that combinations of various models of accountability are in operation. Under one model of accountability, the primary mechanisms for accountability are the mechanisms of the marketplace-failure to meet standards will result in a loss of demand for services. By definition, this model of accountability is called the

- A. Professional model of accountability
- B. Political model of accountability
- C. Due diligence model of accountability
- D. Economic model of accountability

Correct Answer: D

QUESTION 3

Health maintenance organizations (HMOs) seeking federal qualification under the HMO Act of 1973 and its amendments must meet requirements in four basic operational areas. One operational requirement for qualification is that an HMO must

- A. Ensure that at least 1/3 of its policy-making body is comprised of HMO members
- B. Ensure that there is adequate representation of underserved communities on its policy-making body
- C. Have an ongoing quality assurance program that meets the requirements of the Centers for Medicaid and Medicare Services (CMS), stresses health outcomes, and provides for review by health professionals
- D. Test, safeguard, and promote quality of care by following detailed programmatic techniques that are explained in CMS's Federally Qualified HMO (FQHMO) Manual

Correct Answer: C



QUESTION 4

The following statements describe various state benefit mandates. Select the answer choice that describes a state law pertaining to off-label uses for drugs.

- A. State A mandates that health plans provide benefits for experimental drugs for the treatment of terminal diseases such as AIDS and cancer.
- B. State B mandates that health plans have a procedure in place to allow a patient to have a non-formulary drug covered under certain conditions.
- C. State C mandates that, in dispensing generic drugs, pharmacies must label drug containers with the name of the substituted generic medication.
- D. State D mandates that health plans provide benefits for the treatment of one form of cancer with specific drugs that had originally been approved by the Food and Drug Administration (FDA) to treat other forms of cancer.

Correct Answer: D

QUESTION 5

The Hanford Health Plan has delegated the credentialing of its providers to the Sienna Group, a credential verification organization (CVO). If the contract between Hanford and Sienna complies with all of the National Committee for Quality Assurance (NCQA) guidelines for delegation of credentialing, then this contract

- A. Transfers to Sienna all rights to terminate or suspend individual practitioners or providers in Hanford's provider network
- B. Describes the process by which Hanford evaluates Sienna's performance in credentialing providers
- C. Both A and B
- D. A only
- E. B only
- F. Neither A nor B

Correct Answer: C

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