

Enroll. No. _____

International Institute of Health Management Research (IIHMR), New Delhi
Batch- 2017-19
Supplementary Examination

Time – 3 Hrs.

Total marks: 100

HOM/HEM/HIT 710: Health Insurance and Managed Care

PART A: Multiple Choice Questions

(15*1 = 15 marks)

Answer MCQs in question paper itself and attach it along with answer sheet. MCQs answered in answer sheet will not be evaluated at all

1) What is the per capita per annum public spending on health in India?

- a) INR 952 b) INR 1042
c) INR 1408 d) INR 1062

2) What is the share of outpatient health care in private sector in India?

- a) 55% b) 60%
c) 65% d) 70%

3) What is the per capita per annum out of pocket (OOP) spending on health in 2014 (at 2004-05 prices) in rural areas of India?

- a) INR 699 b) INR 866
c) INR 1091 d) INR 1639

4) What is the per capita per annum out of pocket (OOP) spending on health in 2014 (at 2004-05 prices) in urban areas of India?

- a) INR 699 b) INR 866
c) INR 1091 d) INR 1639

5) What is the name of the country where health financing is done through direct payments by patients?

- a) USA b) UK
c) Singapore d) Myanmar

6) The IRDA act was formed by an act of Indian Parliament. Which IRDA act was that?

- a) IRDA act 1999 b) IRDA act 2000
c) IRDA act 2001 d) IRDA act 2002

7) Which aspect of the risk management is considered while designing health insurance programmes?

- a) Adverse selection b) Cost escalation
c) Fraud c) All of the above

8) How many employers are covered under ESIS in 2016?

- a) 1.9 lacs
- b) 3.8 lacs
- c) 7.8 lacs
- d) 11.9 lacs

9) 'Pre-policy health check-up' is part of which of the following aspect?

- a) Actuary
- b) Product development
- c) Underwriting
- d) Claims processing

10) 'Proposal collection and acceptance' is part of which of the following aspect?

- a) Actuary
- b) Product development
- c) Underwriting
- d) Claims processing

11) What is the proportion of government's contribution in CGHS?

- a) 67%
- b) 79%
- c) 83%
- d) 95%

12) If referral is made to a private facility by a member/beneficiary, on an average, how much cost is actually reimbursed by CGHS?

- a) 70%
- b) 75%
- c) 80%
- d) 90%

13) In 2016, what proportion of India's population is covered under ESIS?

- a) 5.7%
- b) 5.9%
- c) 6.5%
- d) 7.7%

14) In 2016, what proportion of India's population is covered under CBHI?

- a) 0.5%
- b) 0.8%
- c) 1.9%
- d) 5.7%

15) What is the regulatory requirement to meet medical loss ratio for small insurance companies in the US?

- a) 85%
- b) 80%
- c) 75%
- d) 70%

PART B: Short Questions (Attempt any four)

(4*10 = 40 marks)

Q 16) Values in Health Insurance

Q 17) Provider Management in Private Health Insurance

Q 18) Finance and Regulatory aspects of Health Insurance Companies

Q 19) Preferred Provider Organisations

Q 20) Benefits and Challenges of having a TPA

PART C: Long Questions (Attempt any three)

(3*15 = 45 marks)

Q 21) Discuss the duties, powers and functions of IRDA?

Q 22) What are the distinguishing features of CBHI schemes in India? Discuss the various models of CBHI schemes?

Q 23) Discuss the various aspects of operations, management and coverage of ESIS in India? What challenges do ESIS face?

Q 24) Compare 'in network' and 'out of network' claim processes by TPAs?