

**Post Graduate Diploma in Management (Hospital & Health Management)
PGDM – 2022-24 Batch**

2nd Year - 5th Term Examination

Course & Code	: Health Insurance and Managed Care-HOM_HEM 710	Reg. No.	:
Term & Batch	: V, 2022-24	Date	: December 16, 2023
Duration	: 3 Hrs.	Max. Marks	: 70

Instructions:

- Budget your time as per the marks given for each question and write your answer accordingly.
 - Don't write anything on the Question Paper except writing your Registration No.
 - Mobile Phones are not allowed even for computations.
-

Part A- Short answer questions carrying 1 mark each.

1*10=10

1. What do ESIS and CGHS represent in the context of health insurance?
 - a. Social Health Insurance
 - b. Private Health Insurance
 - c. International Experiences
 - d. Community Health Insurance
2. What is the purpose of indicators for monitoring a health insurance program?
 - a. Ignoring program effectiveness
 - b. Evaluating program performance
 - c. Minimizing community involvement
 - d. Reducing administrative costs
3. 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
4. 'Proposal collection and acceptance' is part of which of the following aspect?
 - a) Actuary b) Product development
 - c) Underwriting d) Claims processing

Contd...2..

5. What is a prerequisite for developing community health insurance programs?
 - a. Low community engagement
 - b. High government intervention
 - c. Strong community involvement
 - d. Ignoring community preferences
6. Write the full form of PMJAY.
7. What is moral hazard?
8. What is a cumulative bonus?
9. Define the term "Deductible" in health insurance.
10. TPA stands for
 - a) Third party assurance b) Third party administrator
 - c) Two party assistance d) Two party assurance

Part B- Short answer questions carrying 5 marks each.

4*5=20

(Write any Four)

1. HMOs & PPOs
2. Checklist before purchasing private health insurance.
3. TPA and its importance in health insurance.
4. Linked Model or Intermediary Model of Community-Based Health Insurance.
5. IRDAI

Part C- Long answer questions carrying 10 marks each.

4*10=40

(Write any Four)

1. Discuss the various functions and operations of stakeholders in the health insurance market.
2. What advantages does Ayushman Bharat's PM-JAY offer, and what expectations are associated with it? Can PM-JAY be considered a step toward achieving Universal Health Coverage (UHC)?
3. Briefly explain the functions of a Third-Party Administrator (TPA) and elaborate on its significance in the context of health insurance?
4. Explain concept and process of underwriting.

Contd...3..

5. **Read the case study below and provide the answers.**

Title: Empowering Rural Communities with Health Insurance

Scenario: Sanjay, a 32-year-old farmer in a rural village in India, has recently heard about the importance of health insurance. He is keen on exploring health insurance options to secure his family's well-being, especially considering the unpredictability of agricultural income. However, Sanjay faces several challenges, including limited awareness, financial constraints, and concerns about the relevance of health insurance to his family's needs.

Key Issues:

- a) Sanjay lacks awareness about the types of health insurance available in India.
- b) Financial constraints pose a challenge for Sanjay in affording health insurance premiums.
- c) There is skepticism and misunderstanding in the community about the benefits of health insurance.
- d) Limited accessibility to healthcare facilities in the rural area raises concerns about the utility of health insurance.

Questions:

- a) What strategies can be implemented to raise awareness about health insurance in rural communities like Sanjay 's?
- b) How can the government or insurers design affordable health insurance plans that cater to the financial constraints of individuals in rural areas?
- c) What educational initiatives can be undertaken to dispel misconceptions about health insurance in rural communities?
- d) Discuss innovative approaches to ensure that health insurance becomes a valuable and accessible resource for individuals in areas with limited healthcare facilities.