IIHMR UNIVERSITY

Institute of Health Management Research

MBA Hospital and Health Management

Batch-20th (2015-2017) Hospital Management

Health Insurance and Managed Care

Term Examination

EXAMINATION CELL IIHMR UNIVERSITY

Time - 3 Hour **MM-70**

The question paper contains 1 printed page.

Q. 1. Attempt any four of the following: **(4*4=16 Marks)**

a) Mandatory Health Insurance schemes

b) Reasons of high out-of-pocket expenditures on health in India

c) Principle of "Utmost good faith"

d) Pre and post hospitalization expenses

e) Healthcare reform in USA in the form of "Obamacare"

f) Moral hazard and adverse selection

Q. 2. Write notes on any six of the following: **(6*5=30 Marks)**

a. What is burden of risk? Discuss different ways of managing risk.

b. What are the factors affecting underwriting while assessing health insurance proposal? What underwriting decision is expected if the applicant shows early symptoms of diabetes or cardiovascular disorder.

c. How critical illness rider in a health insurance policy help the insured in covering financial catastrophe. Explain with the example of cancer care plan available in India.

d. Define the role of TPA in providing "cashless access services" to the policyholder.

e. Define Micro-insurance products and its impact on rural & social sector. Give example of any one community based health insurance scheme.

f. Types of disability covers in health insurance policy.

g. State the features of any one health insurance scheme which is fully sponsored by the state government. What is the arrangement in the scheme to address the issue of accessibility of healthcare services?

Q. 3. What are the key features and benefits under Rashtriya Swasthya Bima Yojana (RSBY) implemented by government of India? How this scheme leverages on IT platform for program success? **(8 Marks)**

Q. 4. What are the measures taken by the insurance companies to restrict the claims costs? Explain permanent exclusions and temporary exclusions (for a specific period of time). **(8 Marks)**

Q. 5. An employer wishes to take up mediclaim policy for his employees. Since mediclaim is based on the principle of indemnity, what all expenses can be covered in such group health insurance plan. **(8 Marks)**