IIHMR UNIVERSITY

Institute of Health Management Research

MBA Hospital and Health Management

Batch-21 (2016-2018)

Hospital Management

Health Insurance and Managed Care

Term Examination

Time - 3 Hour **MM-70**

Attempt any FIVE Questions from Q1 to Q7 **(5*5=25 Marks)**

Q1: What steps are taken by IRDA to protect the interest of the policyholders.

Q2: Explain the relevance of long-term care products in Health Insurance by giving example of disability covers.

Q3: As a special feature of group health insurance policies, which hospitalization benefits are covered from day one? Can an individual under such policy avail extra benefit in a situation where the insured of the family exhausts the sum insured.

Q4: While taking underwriting decisions, which medical and non-medical factors will the underwriter has to observe to accept risk at standard rates. What types of renewal benefits are given by the insurance companies if the policyholder has not taken any claim.

Q5: In case of a Road traffic accident, a patient (insured) was hospitalized in a non-network hospital. What all documents need to be submitted by the insured for the process of claim settlement by TPA.

Q6: How government can help citizens in improving their health status using Health Financing as a tool. Explain with example of any one state-run Insurance scheme.

Q7: What are the two main public health insurance programs run by Federal government in USA for specific group of people. How 'HMO' concept acts to fix the rising cost of healthcare in USA?

Attempt all Questions from Q8 to 10. **[15*3=45 marks]**

Q 8: Which scheme is run by Central government for their employees? Who all are covered through this scheme? Give details of the scope of coverage and the service model.

Q9: What are the role and responsibilities of 'Provider Networking Manager' in a TPA? What sort of fraudulent activities can be anticipated if there is a collusion between the Provider Network Manager and the hospital? What measures should a company follow to prevent any such frauds.

Q10: Enumerate the key feature of RSBY scheme. Explain the financing mechanism of this scheme. Explain how the government has implemented the scheme to the masses with the help of technology and the participatory approach to include private sector to improve efficiency.