Enrolment No.: ....

Institute of Health Management Research

MBA Hospital and Health Management
Batch-27th (2022-2024) Health Management
Second Year, Term 6 End Term Examination, March 2024

HEM-710 Health Insurance and Managed Care

Time - 3 Hour **Maximum Marks: 50 (Minimum Marks: 20)**

Instructions to students:

- **This question paper contains 2 printed pages.**
- **Don't write anything on the Question Paper except writing your Enrolment No.**

Part A

(Maximum Marks: 5)

Q1. Choose the correct option for the following questions:

(a). A method of payment in which a provider is paid a specific fee monthly for each subscriber is known as (1)

(i) indemnity
(ii) fee-for-service
(iii) managed care
(iv) capitation

(b). Which of the following is a risk? (1)

(i) A car may need to have new brakes installed after several years of regular driving.
(ii) An individual may need medical attention after slipping on the ice and falling.
(iii) Both are examples of risk.
(iv) Neither is an example of risk.

(c). Match the following: (2)

(i) Triton Insurance Company	A- 2000
(ii) Indian Insurance Company Act	B- 1912
(iii) IRDA	C- 1928
(iv) Introduction to Health Insurance	D- 1850

(d). When both parents have employer-provided group coverage, the children are covered under (1)

a) the father's plan
b) the mother's plan
c) the plan of the parent whose birthday falls closest to the child's birthday
d) the plan of the parent whose birthday falls closest to the start of the calendar year

Part B

(Maximum Marks: 15)

Answer the following questions.

Q2. Explain the pros and cons of models of financing and organization of various health care systems in India. (3)

Q3. Explain the role and Function of TPA. (3)

Q4. Write a short note on **any two** of the following**:** (3)

a) Health Insurance Claim Management.
b) Underwriting Process.
c) Universal Health Insurance Scheme
d) The Principle of Proximate Cause

Q5. Write a brief note on **any one** of the following: (3)

a) PMJAY
b) PMSBY

Q6. Explain why health insurance is not taking off in Indian Market. (3)

Part C

(Maximum Marks: 30)

Answer the following questions in detail. There is a choice between Q7 & Q8, Q9 & Q10 and Q11 & Q12.

Q7. "Insurers Market a Variety of Insurance Products". Explain the referred statement in support for Health Insurance Products. (10)

OR

Q8. Define Health Insurance in India. Discuss the historical evolution of the health insurance business in India. (10)

Q9. Define the concept of Risk and Risk Pooling with Basis of Risk Classification. (10)

OR

Q10. Explain the concept of Risk Management and basic techniques of Risk Management. (10)

Q 11. Define Fraud. What are the common frauds found in the Insurance sector and write the major steps for preventing it. (10)

OR

Q 12. Explain Social Health Insurance Models in INDIA. (10)