Enrolment No.: ....

Institute of Health Management Research

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

HOM-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 most appropriate option / match, as applicable for the following questions:

(a) The term used to describe the individual who is covered by the insurance is: (1)
(i) insurer
(ii) insured
(iii) policyowner
(iv) risk

(b) Which among the following is the regulator for the insurance industry in India? (1)
(i) Insurance Authority of India
(ii) Insurance Regulatory and Development Authority of India
(iii) Life Insurance Corporation of India
(iv) General Insurance Corporation of India

(c) Once a health insurance policy becomes effective, unless it is canceled, it will stay in force for (1)
(i) 1 year
(ii) 6 months
(iii) the length of the term
(iv) an indefinite period

(d) 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

Part B

(Maximum Marks: 15)

Answer the following questions, in brief:

Q2. Explain **any one** the following health financing model: (3)

(a) Bismarck Model
(b) Out-Of-Pocket Model

Q3. Define Fraud. What are the common frauds found in the Insurance sector and write the major steps for preventing it. (3)

Q4. Explain **any one** of the following: (3)

(a) Hospital Daily Cash Policy
(b) Critical Illness Policy

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

a) PMJDY
b) RSBY

Q6. Explain **any one** of the following: (3)

a) Underwriting Process
b) Claim Processing

Part C

(Maximum Marks: 30)

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

Q7. Explain different types of Insurance offered in Indian Insurance market. (10)

OR

Q8. Explain the 7 Principals of Insurance Contract. (10)

Q9. Define Health Insurance in India. Discuss the historical evolution of the health insurance business in India. (10)

OR

Q10. Define IRDA Act.1999, with its role and Function. (10)

Q11. Explain the concept of Risk and Risk Pooling. Give a brief review on types of Risk. (10)

OR

Q12. Explain the concept of Risk Management and basic techniques of Risk Management. (10)