

Question 1. (Multi Select)

Utilization management techniques that most HMOs use for hospital providers include:

- A: Case management
- B: A & B
- C: Discharge planning
- D: Co-payment for office visits

Correct Answer: B, A

Question 2. (Single Select)

_____ HMOs can't medically underwrite any group – incl small groups.

- A: State
- B: Not-for-profit
- C: For-profit
- D: Federally qualified

Correct Answer: B

Question 3. (Single Select)

A health savings account must be coupled with an HDHP that meets federal requirements for minimum deductible and maximum out-of-pocket expenses. Dollar amounts are indexed annually for inflation. For 2006, the annual deductible for self-only coverage must

- A: \$525
 - B: \$2,100
 - C: \$1,050
 - D: \$5,250
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Correct Answer: B

Question 4. (Single Select)

A medical foundation is a not-for-profit entity that purchases and manages physician practices. In order to retain its not-for-profit status, a medical foundation must

- A: Employ, rather than contract with, participating physicians
- B: Achieve economies of scale through facility consolidation and practice management
- C: Provide significant benefit to the community
- D: Refrain from the corporate practice of medicine

Correct Answer: A

Question 5. (Single Select)

A particular health plan offers a higher level of benefits for services provided in-network than for out-of-network services. This health plan requires preauthorization for certain medical services. With regard to the steps that the health plan's claims e

- A: should assume that all services requiring preauthorization have been preauthorized
- B: should investigate any conflicts between diagnostic codes and treatment codes before approving the claim to ensure that the appropriate payment is made for the claim
- C: need not verify that the provider is part of the health plan's network before approving the claim at the in-network level of benefits
- D: need not determine whether the member is covered by another health plan that allows for coordination of benefits

Correct Answer: B
