
HPM 500 Midterm Exam Questions With Complete Answers

HC Financing - ANSWER employers

government: medicare, medicaid

Self-funded

HC Insurance - ANSWER Insurance companies

BC/BS

Self-Insurance

HC Payment - ANSWER Insurance companies

BC/BS

3rd part claims processors

HC Delivery - ANSWER physicians

hospitals

nursing homes

diagnostic centers

medical equipment vendors

community health center

Reasons for insurance - ANSWER risk/costliness of health care (unpredictable events, costs, shifting risk, sharing loss)

insurers: effective price negotiation

- 1980 cost control mechanism with prospective payment system for hospitals

private financed insurance - ANSWER redistributes from healthy to sick

community vs experience rating

- paid by individual and employer

- premium

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