

MANAGED CARE EXAMINATION

1. The term “managed care” refers to any health delivery system that includes
 - A. A network of providers
 - B. The process of overseeing care and services
 - C. Managers with health degrees
 - D. A & B only
2. Managed care plans determine the medical necessity of a patient’s condition through a process called
 - A. Medical review
 - B. Utilization review
 - C. Proctor review
 - D. System review
3. Under Medicare rules, emergency services are determined to mean covered inpatient and outpatient services that are
 - A. Furnished by an appropriate source
 - B. Needed immediately
 - C. Needed now because there s not time to reach managed care providers
 - D. All of the above
4. Medigap policies are designed to provide coverage for services not covered by Medicare. Which of the following is true about Medigap policies:
 - A. They may pay for an services above the Medicare-approved amount
 - B. Medigap policies vary in scope
 - C. Medigap insurance premiums are generally more expensive than premiums required for Medicare managed care plans
 - D. All of the above
5. Fee-for-service care is
 - A. The traditional method of giving health care
 - B. The common method of payment in managed care
 - C. Illegal in the United States
 - D. Always a better method to pay for health care
6. One of the important functions the primary-care physician performs is the role of _____ for the managed care organization.
 - A. Mentor
 - B. Teacher
 - C. Gatekeeper
 - D. Medical advisor
7. Pre-existing conditions may be handled differently among managed care groups. HMOs, for example, generally _____ them , while POS plans _____.
 - A. Waiver / Restrict them
 - B. Do not restrict / Impose waiting periods
 - C. Avoid / Accept
 - D. Limit / Waiver
8. *Urgent* emergency care refers to conditions that
 - A. Need immediate attention
 - B. Are not life threatening
 - C. Could result in death
 - D. A & B
9. The Medical Savings Account was created as a means to
 - A. Save for retirement
 - B. Eliminate managed care
 - C. Reduce health care expenses
 - D. Avoiding taxes completely
10. In order for a managed care plan to enter into a Medicare contract, it must meet which of the following requirements
 - A. Be approved by HCFA
 - B. Be in existence over 5 years
 - C. Meet Medicare’s contracting requirements
 - D. A & C
11. Continuity of care is the _____ to which care needed by a patient is coordinated effectively among practitioners in a provider organization over time.
 - A. Degree
 - B. Ability
 - C. Importance
 - D. Willingness
12. Some in the industry feel that all health care organizations should operate as *non-profit organizations* because
 - A. Removing the profit motive reduces the tendency to over or under prescribe
 - B. Non-profit groups are run better
 - C. The added taxes will help the nation
 - D. Medical personnel do not need a lot of money
13. The Health Maintenance Act of 1973 helped fund the growth of HMOs by
 - A. Creating favorable tax status
 - B. Giving federally collected tax dollars to help HMOs during start-up
 - C. Eliminating medical malpractice suits
 - D. Paying for the first 20% of all expenses
14. Which of the following is true about PPOs (Preferred Provider Organizations)
 - A. PPO physicians are not employees of an HMO
 - B. PPO physicians provide services under a contractual agreement
 - C. PPO insurers provide a list of providers who accept lower fees to be a preferred provider
 - D. All of the above

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15. HIPPA regulations increase portability of health care plans through _____.
- A. Limitation of preexisting condition exclusions
 - B. Additional revenue sources
 - C. Union assistance
 - D. Identical policy rules
16. *Life Threatening* emergency care refers to conditions that could result in
- A. Death
 - B. Disability or disfigurement
 - C. Long-term medical problems
 - D. All of the above
17. Managed care plans may cover prescription drugs based on a formulary. A formulary is
- A. A list of medications used to treat various conditions
 - B. Used by physicians as a guide for prescribing medications
 - C. A list a drugs that the managed care plan will cover at a higher level than medications not on the list
 - D. All of the above
18. A Medicare managed care plan must provide its members which of the following services:
- A. All of the following must be provided
 - B. Physician services, laboratory & x-ray services
 - C. Emergency and inpatient hospital services
 - D. Preventive services
19. If a Medicare *plan physician* authorizes services then the managed care plan
- A. Must pay for the services
 - B. May not overturn the physician's decision that a service is medically necessary
 - C. May not deny coverage based on the determination it exceeds Medicare limits
 - D. All of the above are true
20. Regardless of health, a person who is _____ years or older who has enrolled in Medicare Part B, has the right to buy a Medigap policy.
- A. 55
 - B. 62
 - C. 65
 - D. 68
21. Early versions of managed care plans in the 1900's were called _____. Blue Shield is an example.
- A. Non-profit med groups
 - B. Medical service bureaus
 - C. Health practice groups
 - D. Care living centers
22. In using external review vendors to review the care prescribed, managed care plans hope to _____.
- A. Cut costs
 - B. Prevail in a lawsuit
 - C. Reduce criticism that profit is the motive behind their care decisions
 - D. Provide their physician members a second opinion
23. Besides covered care, managed plans may cover care that is deemed *medically necessary*. Examples of this includes
- A. Care required after an accident
 - B. Care required due to an infection
 - C. Routine care
 - D. A & B only
24. Medically necessary care _____ include all the care a physician may suggest or prescribe.
- A. Will always
 - B. Does not always
 - C. Will never
 - D. Cannot
25. Which of the following are types of care that typically require *prior authorization* from a managed care provider.
- A. All of the following
 - B. Elective surgery, hospital admissions, outpatient surgical procedures
 - C. Skilled nursing facility admission, rehabilitative care
 - D. Diagnostic and screening procedures

