1. ABC corporation takes responsibility for paying health care benefits to its employee, but
2. Group stop-loss
3. Aggregate
4. Specific
5. Individual

Ans: Aggregate

1. People eligible for Medicare
2. Can mix & match
3. May receive health or drug coverage
4. May receive drug
5. Do not need private

Ans: b

1. For successful substance of business, state insurance
2. Statutory solvency
3. Disabilities & reserves
4. Revenues & profit
5. Corporate social

Ans: statutory solvency

1. Setting premium based on the expected cost of
2. Manual rating
3. Community
4. Self funded
5. Partially

Ans: Community

1. An insurance company is financially responsible
2. Fully funded
3. Self-funded
4. Self-insured
5. Partially

Ans: a

1. Which of the following pertains to anti selection
2. Less the health care need, more the need for health coverage issue
3. Less the health care use, more the need for health
4. More the health care need, more the
5. More the health care use, more the

Ans: a

1. Which distribution channel is made up of health
2. Internal sales
3. Employee
4. Brokers
5. Agents

Ans: a

1. Great west corporation takes responsibility for paying health care
2. Individual stop-less
3. Specific stop-less
4. Aggregate
5. All

Ans: c

1. Which of the choices below contain the 4 tools
2. Admission, personal selling, sales promotion & publication
3. Advertising, personal selling, sales promotion & privacy
4. Advertising, personal selling, sales promotion & publicity
5. Advertising, price, sales promotion & publication

Ans: c

1. The most important risk factor for anti-selection
2. Age, health, status, occupation
3. Age, gender, status, occupation
4. Gender & occupation
5. Health ,status occupation

Ans: b

1. Underwriting involves
2. Determining the premium
3. Identifying risks
4. Managing oncoming
5. Managing outgoing

Ans: b

1. A health plan uses a group’s past experience
2. Blended rating
3. Prospective
4. Retrospective
5. Pooling

Ans: b

1. A health plan sets the premium for a group based on
2. Manual rating
3. Experience
4. Retrospective
5. Blended

Ans: a

1. A health plan decides to compete in the small
2. Positioning
3. Branding
4. Personal selling
5. Database marketing

Ans: a

1. Which direct marketing method is commonly used
2. All
3. Telemarketing
4. Direct mail
5. Door-to-door

Ans: c

1. Xyz health plan uses ANZ groups past experience to estimate its expected experience
2. Prospective experience
3. Community rating
4. Retrospective experience
5. Pooling

Ans: a

1. A health plan sets the premium for classes of members
2. Crc
3. None
4. Acr
5. Scr

Ans: Acr

1. Mark is hired by ABC employer,mark will be advising
2. Broker
3. Internal sales force
4. Agent
5. Employee benefits

Ans: c

1. Which of the following is a market research
2. Adverting
3. Direct
4. Focus group
5. Positioning

Ans: c

1. By definition, the masketing process of defining a certain place or market
2. Branding
3. Positioning
4. Personal
5. Database
6. ABC health plan sets premium for an ANZ group based
7. Manual rating
8. Experience
9. Pooling
10. Community

Ans: a

1. Small business choosing a health plan focus
2. Price
3. Availability
4. Quality
5. Community

Ans: a

1. How is marketing in health plans diff from marketing
2. All
3. Local markets
4. Little research
5. Little regulation

Ans: b

1. A TPA generally
2. Admin benefits(paying claims)
3. None
4. Admin benefits & is claims above a certain
5. Admin benefits only

Ans: d

1. A balance sheet shows
2. Profit & loss
3. Capital & surplus
4. Revenues
5. Asset

Ans: d

1. How are advertising and publicity different?

Publicity not paid, advertising is paid

1. Which of the following is true of small employers?

Only one health plan…

1. In accounting terminology, the items of value…

Revenue(not sure)

1. Variance is the difference between------

Expected and actual revenue

1. In renewal underwriting of a group, two main factors…

Experience and participation

1. What is the difference between advertising and publicity?

Advertising is paid for, Publicity is not paid

1. Developing multiple product lines help a health plan…

Large employers, but it makes market complicated…

1. UHC insurance company is financially responsible….

Fully funded

1. An MCO’s income statement…

Summarizes its revenue

1. Who is not a member of the regular group market?

Ashish who left the company…

1. An employer gives all the employees …

Community rating