

Question Paper

Exam Date & Time: 05-Jan-2023 (10:00 AM - 01:00 PM)



MANIPAL ACADEMY OF HIGHER EDUCATION

THIRD SEMESTER MSc. HEALTH INFORMATICS/M.Sc. HIM DEGREE EXAMINATION - JANUARY 2023
SUBJECT: HCF6101- HEALTHCARE FINANCING
(2021 SCHEME)

Answer ALL questions.

Marks: 100

Duration: 180 mins.

- 1) Discuss the prerequisites for launching health insurance program with suitable examples. (20)
- 2) Enumerate health account production tools and explain each with suitable example. (20)
- 3) What is health insurance. What are its values? Explain. (10)
- 4) In the given scenario, calculate OOP spending by the insured for the year 2016 and payment by the HI. (10)

Sum assured	₹ 2,50,000
Co - insurance clause	80/20 up to ₹ 75,000
POD	₹ 500
Hospital bill of Mr. XYZ the year 2016	
January	₹ 10,250
August (co-pay A/E ₹ 5,000)	₹ 88,750
September	₹ 12,400
December	₹ 12,000

5) Write short notes on the following:

- 5A) Cost-Utility Analysis (5)
- 5B) Implication of fraud on consumers (5)
- 5C) Necessary treatment (5)
- 5D) Key benefits and limitations of OBB (5)
- 5E) Scope of health economics (5)
- 5F) Cost effective analysis strengths and weaknesses (5)

6) Define the following terminologies:

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| 6A) | Moral hazard | (2) |
| 6B) | Health indicator | (2) |
| 6C) | Loading cost | (2) |
| 6D) | Cashless payment | (2) |
| 6E) | Claims ratio | (2) |

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