

Question Paper

Exam Date & Time: 18-Jun-2024 (10:00 AM - 01:00 PM)



MANIPAL ACADEMY OF HIGHER EDUCATION

FIFTH SEMESTER B.Sc.Health INFORMATION MANAGEMENT DEGREE EXAMINATION-JUNE 2024
SUBJECT: HIM3103- HEALTH CARE FINANCING
(SCHEME 2020)

Marks: 100

Duration: 180 mins.

Answer all the questions.

- 1) What is health insurance?. What are the various types of health insurance in India . Analyse the advantages and disadvantages of various types of health insurance schemes. (20)
(2+8+10 = 20 marks)
- 2) Explain what is the Ayushman Bharat Health Insurance scheme. Identify other such Government-initiated health insurance schemes in India currently and critically evaluate its advantages and disadvantages (20)
(5+5+10 = 20 marks)
- 3) Describe in detail how Third Party Administrators (TPAs) are an integral part of the health insurance process (10)
- 4) Calculate the OOP expenses for cashless service plans with various clause (10)
Sum assured = 1,00,000
Co- insurance =80/20 upto 50,000
Hospital bill = January = 10,250, August= 64,750, September= 32,400, December= 13,150
Annual deductible = 1,500
- 5A) Demonstrate provider hazard and fraud with examples (5)
- 5B) Demonstrate adverse selection in health insurance claims with cases (5)
- 5C) Describe how the ESI reimbursement process works in India (5)
- 5D) What is Out of Pocket Expenditure? What are the reasons for a high OOP in India? (5)
- 5E) What is the difference between general insurance and health insurance? (5)
- 5F) What is meant by risk pooling in health insurance? (5)
- 6A) What are exclusions in a health insurance claims process? (2)
- 6B) What is a health indicator? (2)
- 6C) What do you mean by cashless claims? (2)
- 6D) What is meant by pre-existing illness? (2)
- 6E) What is the need for pre-authorization? (2)

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