



International Institute of Health Management Research (IIHMR), New Delhi

PGDM (HOSPITAL AND HEALTH MANAGEMENT)

(Batch 2022-2024)

**RE_SUPPLEMENTARY EXAM (4th Term)
SUPPLEMENTARY EXAM (5th & 6th Term)**

HOM_HEM 710-Health Insurance and Managed Care

Date: June 20, 2024

Timing & Duration: 02:30-05:30 P.M. (3 Hrs.)

Max. Marks: 100

Instructions:

- Budget your time as per the marks given for each question and write your answer accordingly.
- Don't write anything on the Question Paper except writing your Registration No.
- Mobile Phones are not allowed.
- Calculators are allowed for computational purposes if permitted by the course coordinator.

Long answer questions carrying 20 marks each.

20*5=100

(Write any Five)

1. Discuss the various functions and operations of stakeholders in the health insurance market.
2. What advantages does Ayushman Bharat's PM-JAY offer, and what expectations are associated with it? Can PM-JAY be considered a step toward achieving Universal Health Coverage (UHC)?
3. What is your viewpoint on future prospects of health insurance business in India? Give relevant facts in support of your answer.
4. Write a brief note on TPA and its importance in health insurance.
5. Explain concept and process of underwriting.
6. **Read the case study below and provide the answers.**

Case Study

Title: Navigating the Health Insurance Network

Scenario: Sarah, a 35-year-old professional, recently moved to a new city for a job opportunity. As part of her employment package, she is provided with health insurance coverage through the company's group health plan. However, Sarah is struggling to understand the intricacies of her health insurance policy and is unsure about the coverage it provides.

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Key Issues:

- A. Sarah is uncertain about the specific benefits covered by her health insurance plan.
- B. She is confused about the terms, such as co-payments, deductibles, and network providers.
- C. Sarah is unsure how to make the most of preventive care services covered by the plan.
- D. She is concerned about the out-of-pocket costs associated with certain medical procedures.

Questions:

- a) What steps should Sarah take to understand the details of her health insurance policy?
- b) How can Sarah find out if her preferred healthcare providers are in-network?
- c) What resources or tools can Sarah use to understand terms like co-payments, deductibles, and out-of-pocket maximums?
- d) Provide recommendations on how Sarah can maximize the preventive care services covered by her health insurance plan.