

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

MSc DEGREE EXAMINATION DECEMBER 2023
(Third Semester)

Branch – HOSPITAL ADMINISTRATION

MAJOR ELECTIVE COURSE – II :
HEALTH INSURANCE AND FINANCIAL COUNSELLING

Time: Three Hours

Maximum: 50 Marks

SECTION-A (5 Marks)

Answer ALL questions

ALL questions carry EQUAL marks (5 x 1 = 5)

1. Health Insurance is a contract between a company and a _____.
(i) Healthcare provider (ii) Consumer
(iii) Pharmacompany (iv) Policy maker
2. A health insurance plan which covers the entire immediate family is _____.
(i) Critical Illness (ii) Group Insurance
(iii) Family floater (iv) Personal Accident
3. The level of healthcare that is more specialized and highly unusual is _____.
(i) Primary (ii) Secondary
(iii) Tertiary (iv) Quaternary
4. Collaboration of a Bank with an Insurance company to provide Health Insurance is _____.
(i) Exclusive Agency (ii) Independent Agency
(iii) Bancassurance (iv) Direct Response
5. The alternatives to Health Maintenance Organization (HMO) is _____.
(i) EPO (ii) PPO
(iii) PHO (iv) IPO

SECTION - B (15 Marks)

Answer ALL Questions

ALL Questions Carry EQUAL Marks (5 x 3 = 15)

- 6 a Analyze Principles of Health Insurance.
OR
b Discuss the Current trends in Health Insurance.
- 7 a Illustrate the Pattern of disease.
OR
b Justify Operating costs.
- 8 a Recommend Marketing Health Insurance.
OR
b Sketch the importance of Regulatory Authority in Insurance.

Cont...

- 9 a Discuss Nature of Claims.
OR
b Justify Role of TPAs in Pet Insurance.

- 10 a Evaluate PPO.
OR
b Show Patient Access Systems.

SECTION -C (30 Marks)

Answer **ALL** questions

ALL questions carry **EQUAL** Marks

(5 x 6 = 30)

- 11 a Develop on Government Health Insurance Scheme.
OR
b Elucidate Group Insurance Products.

- 12 a Enumerate Level of Health services.
OR
b Construct a Benefit Package.

- 13 a Interpret the Elements of Insurance marketing.
OR
b Justify the Uniqueness of Insurance markets.

- 14 a Elucidate the Role of TPA.
OR
b Justify the Nature of Disability Insurance.

- 15 a Criticize Healthcare Financial Counselling.
OR
b Interpret Managed Care System.

Z-Z-Z

END