

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)
MSc DEGREE EXAMINATION DECEMBER 2024
(Third Semester)

Branch - HOSPITAL ADMINISTRATION

**MAJOR ELECTIVE COURSE II : HEALTH INSURANCE AND FINANCIAL
COUNSELLING**

Time: Three Hours

Maximum: 75 Marks

SECTION-A (10 Marks)

Answer **ALL** questions

ALL questions carry **EQUAL** marks (10 × 1 = 10)

Module No.	Question No.	Question	K Level	CO
1	1	What is the purpose of health insurance? (a)To provide financial protection against medical expenses (b)To offer discounts on healthcare services (c)To guarantee free healthcare for everyone (d)None of the above	K1	CO1
	2	Which one is basically deals with sickness and therefore expenses incurred due to sickness? (a)General insurance (b)Marine insurance (c)Sports insurance (d) Labour insurance	K2	CO1
2	3	Which one is appointed to provide health services in villages? (a)Health guide (b)Health worker (c)Doctor (d) all of the above	K1	CO2
	4	Schedule H drug belongs to (a)Narcotic drug (b)Dangerous drug (c)Imported drug (d)List of prescription drugs	K2	CO2
3	5	It means selling insurance products by dealing directly with consumers rather than through intermediaries. (a)Direct mail marketing (b) direct marketing (c) Service marketing (d) Indirect marketing	K1	CO3
	6	Which is a financial service industry term that refers to the practice of selling insurance products through banking channels? (a)Consumer finance (b)Bancassurance (c)Insurance company (d)Advisory	K2	CO3
4	7	Which management is the process of managing insurance claims from the time a claim is made until it is resolved? (a)Claim management (b)Risk management (c)Financial management (d)Health insurance management	K1	CO4
	8	Claim management is critical to the success of an insurance process, as it helps insurers manage risk, prevent fraud and maintain (a)Compensation benefits (b)Hassle-free insurance (c)Customer satisfaction (d)Dissatisfaction	K2	CO4

Cont...

5	9	What is a formal alliance between hospitals and physicians? (a)HMO (b) PPO (c) PHO (d) IPO	K1	CO5
	10	If a patient presents with termed insurance you must. (a) Place as self pay and place the termed insurance as secondary (b) Keep the insurance loaded in case it gets back active (c) Remove the insurance and place as self pay (d)Keep the insurance loaded and note the account is termed	K2	CO5

SECTION - B (35 Marks)Answer **ALL** questions**ALL** questions carry **EQUAL** Marks (5 × 7 = 35)

Module No.	Question No.	Question	K Level	CO
1	11.a.	What are the principles of health insurance?	K4	CO1
		(OR)		
	11.b.	Explain the concept of product design in the health insurance.		
2	12.a.	What are the issues to be considered the designing benefit package?	K5	CO2
		(OR)		
	12.b.	What are the Level of health services?		
3	13.a.	What is the marketing and servicing of health insurance?	K4	CO3
		(OR)		
	13.b.	What are the different elements of insurance marketing?		
4	14.a.	What is an insurance claim management system?	K5	CO4
		(OR)		
	14.b.	How to enhance the role of third – party administrators in the insurance?		
5	15.a.	Explain the importance of health maintenance organization.	K6	CO5
		(OR)		
	15.b.	Short notes on contractor provider network. Give examples.		

SECTION -C (30 Marks)Answer **ANY THREE** questions**ALL** questions carry **EQUAL** Marks (3 × 10 = 30)

Module No.	Question No.	Question	K Level	CO
1	16	Explain the development and evaluation of current trends in health insurance.	K5	CO1
2	17	How much does the plan cost in the health insurance?	K4	CO2
3	18	Discuss the role of regulatory authority in supervising promotional activities.	K6	CO3
4	19	Explain the nature of claims from various classes of insurance.	K6	CO4
5	20	What is an example of a managed health care plan?	K5	CO5

Z-Z-Z END