

147	Managed Care \$32 Web / \$37 Book Discounts Available	8 Hours	Instructions
------------	--	----------------	---------------------

Fill-in information below if you plan to fax or mail answers. Or, Submit Answers & get Certificates online at CEclass.com—click My Account

Name _____ E-Mail _____

Address: _____ Phone (_____) _____

City _____ State _____ Zip _____

Calif. License # _____ Type: ___ Life ___ Health ___ P&C Renewal Date _____

I certify I have reviewed the course book and completed this exam on my own. I agree to all [course conditions](#) at [www.CEclass.com](#).
If I have not paid yet, I enclose a check or authorize you to charge the credit / debit card below or one you may already have on file.

X _____ Dated _____
Signature (Required)

Visa MC AE Disc Credit Card # _____ Expires _____ \$ _____ Amount

- [More Exams & Books at CEclass.com](#)
1. Review book.
 2. Fill-in answers below.
 3. Choose How To Send below.
 4. Get results in 10 days by mail or quicker via CEclass.com at My Account.
 5. Credits sent to DOI weekly.

How To Send

3 Ways To Send When Finished: 1) ONLINE (quickest): [www.CEclass.com](#) (choose *Submit Answers*) **or** 2) FAX to (951) 296-3004 **or** 3) MAIL to Affordable Educators at 41890 Enterprise Circle So #100, Temecula, Ca 92590

Quicker Results

INSTANT GRADING & CERTIFICATE: Grade your test and get an instant Certificate of Completion ONLINE using *Submit Answers* at www.CEclass.com

DOI CREDIT RUSH: CE hours are posted by DOI in approximately 48 hours (NO holidays & weekends). Check below or choose this service online.
___ YES. Charge \$15 to rush ALL my DOI credits.

	A	B	C	D	A	B	C	D	A	B	C	D	A	B	C	D								
1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	6	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	11	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	16	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	21	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	7	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	12	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	17	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	22	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	8	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	13	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	18	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	23	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	9	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	14	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	19	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	24	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	10	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	15	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	20	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	25	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Mark Your Answers With a Dark Pencil

If You Mail This Sheet, Make a Copy Before Sending

MANAGED CARE EXAMINATION

1. The term “managed care” refers to any health delivery system that includes
 - A. A network of providers
 - B. The process of overseeing care and services
 - C. Managers with health degrees
 - D. A & B only
2. Managed care plans determine the medical necessity of a patient’s condition through a process called
 - A. Medical review
 - B. Utilization review
 - C. Proctor review
 - D. System review
3. Under Medicare rules, emergency services are determined to mean covered inpatient and outpatient services that are
 - A. Furnished by an appropriate source
 - B. Needed immediately
 - C. Needed now because there s not time to reach managed care providers
 - D. All of the above
4. Medigap policies are designed to provide coverage for services not covered by Medicare. Which of the following is true about Medigap policies:
 - A. They may pay for an services above the Medicare-approved amount
 - B. Medigap policies vary in scope
 - C. Medigap insurance premiums are generally more expensive than premiums required for Medicare managed care plans
 - D. All of the above
5. Fee-for-service care is
 - A. The traditional method of giving health care
 - B. The common method of payment in managed care
 - C. Illegal in the United States
 - D. Always a better method to pay for health care
6. One of the important functions the primary-care physician performs is the role of _____ for the managed care organization.
 - A. Mentor
 - B. Teacher
 - C. Gatekeeper
 - D. Medical advisor
7. Pre-existing conditions may be handled differently among managed care groups. HMOs, for example, generally _____ them , while POS plans _____.
 - A. Waiver / Restrict them
 - B. Do not restrict / Impose waiting periods
 - C. Avoid / Accept
 - D. Limit / Waiver
8. *Urgent* emergency care refers to conditions that
 - A. Need immediate attention
 - B. Are not life threatening
 - C. Could result in death
 - D. A & B
9. The Medical Savings Account was created as a means to
 - A. Save for retirement
 - B. Eliminate managed care
 - C. Reduce health care expenses
 - D. Avoiding taxes completely
10. In order for a managed care plan to enter into a Medicare contract, it must meet which of the following requirements
 - A. Be approved by HCFA
 - B. Be in existence over 5 years
 - C. Meet Medicare’s contracting requirements
 - D. A & C
11. Continuity of care is the _____ to which care needed by a patient is coordinated effectively among practitioners in a provider organization over time.
 - A. Degree
 - B. Ability
 - C. Importance
 - D. Willingness
12. Some in the industry feel that all health care organizations should operate as *non-profit organizations* because
 - A. Removing the profit motive reduces the tendency to over or under prescribe
 - B. Non-profit groups are run better
 - C. The added taxes will help the nation
 - D. Medical personnel do not need a lot of money
13. The Health Maintenance Act of 1973 helped fund the growth of HMOs by
 - A. Creating favorable tax status
 - B. Giving federally collected tax dollars to help HMOs during start-up
 - C. Eliminating medical malpractice suits
 - D. Paying for the first 20% of all expenses
14. Which of the following is true about PPOs (Preferred Provider Organizations)
 - A. PPO physicians are not employees of an HMO
 - B. PPO physicians provide services under a contractual agreement
 - C. PPO insurers provide a list of providers who accept lower fees to be a preferred provider
 - D. All of the above

MANAGED CARE EXAMINATION

15. HIPPA regulations increase portability of health care plans through _____.
- A. Limitation of preexisting condition exclusions
 - B. Additional revenue sources
 - C. Union assistance
 - D. Identical policy rules
16. *Life Threatening* emergency care refers to conditions that could result in
- A. Death
 - B. Disability or disfigurement
 - C. Long-term medical problems
 - D. All of the above
17. Managed care plans may cover prescription drugs based on a formulary. A formulary is
- A. A list of medications used to treat various conditions
 - B. Used by physicians as a guide for prescribing medications
 - C. A list a drugs that the managed care plan will cover at a higher level than medications not on the list
 - D. All of the above
18. A Medicare managed care plan must provide its members which of the following services:
- A. All of the following must be provided
 - B. Physician services, laboratory & x-ray services
 - C. Emergency and inpatient hospital services
 - D. Preventive services
19. If a Medicare *plan physician* authorizes services then the managed care plan
- A. Must pay for the services
 - B. May not overturn the physician's decision that a service is medically necessary
 - C. May not deny coverage based on the determination it exceeds Medicare limits
 - D. All of the above are true
20. Regardless of health, a person who is _____ years or older who has enrolled in Medicare Part B, has the right to buy a Medigap policy.
- A. 55
 - B. 62
 - C. 65
 - D. 68
21. Early versions of managed care plans in the 1900's were called _____. Blue Shield is an example.
- A. Non-profit med groups
 - B. Medical service bureaus
 - C. Health practice groups
 - D. Care living centers
22. In using external review vendors to review the care prescribed, managed care plans hope to _____.
- A. Cut costs
 - B. Prevail in a lawsuit
 - C. Reduce criticism that profit is the motive behind their care decisions
 - D. Provide their physician members a second opinion
23. Besides covered care, managed plans may cover care that is deemed *medically necessary*. Examples of this includes
- A. Care required after an accident
 - B. Care required due to an infection
 - C. Routine care
 - D. A & B only
24. Medically necessary care _____ include all the care a physician may suggest or prescribe.
- A. Will always
 - B. Does not always
 - C. Will never
 - D. Cannot
25. Which of the following are types of care that typically require *prior authorization* from a managed care provider.
- A. All of the following
 - B. Elective surgery, hospital admissions, outpatient surgical procedures
 - C. Skilled nursing facility admission, rehabilitative care
 - D. Diagnostic and screening procedures



[Back To Front Page](#)

WHY PRINT THE EXAM & DOWNLOAD BOOKS?

Short Answer: Compared to other web systems, with our method you finish the course quicker, spend less time online, get a copy of the book for reference and have a paper back-up of your answers . . . just in case!

Long Answer: Printing out the exam and saving the book to your computer means you can relax and finish the course offline at your own pace, without spending hours and hours on the internet; you'll have a readily available copy of the book for your library in case you need to refer to it; and, you eliminate the constant switching between an exam screen and a book screen . . . a big hassle that can add hours to completing an online course. We know, we've timed it! Some internet courses suggest using an online split screen to view the exam and book at the same time. Well, it sounds complicated, and unless you have a super, giant screen, the print is going to be tiny and unreadable for most people. Finally, a good reason for printing the exam and marking your answers is you have a paper back-up if your computer or the internet freezes . . . and, we've all been there!

HELP – HOW DOES IT WORK?



Print an exam and download (save) a textbook from our website. When done, shut off your internet connection and finish your course offline at your own pace. See instructions on the first page of your book. Complete your answer sheet by marking answers on the front page with a pen or pencil. Then, come back to www.CEclass.com . . . choose **Submit Answers** . . . quickly click in your answers, pay and get an instant Certificate of Completion on your own printer. Or, you can choose to fax or mail your answer sheet by following the "Choose How To Send" instructions on the front page.

If you need further information, click the green help button to see detailed audio-visual instructions or go to www.CEclass.com and press help or call **Customer Service (800) 498-5100 MF (9AM – 5PM)**

DISCOUNTS — \$5 and \$10 Courses!

THAT'S RIGHT! You can buy online courses as low as \$5 and \$10. It's our multiple course discount program. Your first course is priced at our regular low price . . . Additional courses cost you only \$1.25 per credit hour! That means you can meet your Ethics, Annuity or Anti-Money Laundering required hours for only \$5 each online. Or, take Long Term Care or Annuity Training for only \$10 each.

How do you get the discount? Download as many courses as you like from our website and take as long as you want to finish them. To get the discount, however, you must submit your answers to us all at the same time. When you pay online, our system automatically issues these discounts. If you fax or mail your answer sheets, we will calculate the discount for you every time.

COURSE CONDITIONS

THIS COURSE PROVIDES GENERAL INSURANCE EDUCATION. CONSULT A COMPETENT PROFESSIONAL REGARDING SPECIFIC MATTERS BEFORE ADVISING CLIENTS. We hope you are pleased with the quality and value our CE courses offer. If for any reason you are unsatisfied, return unused books and exams it to us within 30 days for a full refund (less postage). A passing score is 70%. We can only tell you if you passed. If you fail, you will have another chance to pass at no charge. Further re-testing will cost you \$15 per exam. You have one year to complete this course. However, you should finish as soon as possible since courses like these are subject to constant re-evaluation and change by the Department of Insurance. If this course fails to meet the standards and credit hours advertised, whether by state / agency changes or our mistake, we will refund your entire course fees. It is agreed that this amount is liquidated damages. It is agreed that any differences between you and us will be settled through binding arbitration in Riverside County, California. The State has approved credit hours for our courses, however, they ask us to mention that they do not endorse content or the author's opinions.