# Inside Health Care Payers and Plans

## Course Objectives

1. Name customers served by payers
2. Identify the different types of health care payers
3. Recall health care plans
4. List the steps in the claims process
5. Recognize important executives within payers
6. Identify the challenges facing payers

# Final Test

*Correct answers are in bold.*

## Question #1

Course Objective Met: OBJ4

**Which is an example of a denied claim? Select all that apply.**

**A claim is processed by the payer, but it is determined not payable**

**A claim is processed, but the payer determined the services provided are not a medical necessity**

A claim is processed by the payer because it is a secondary claim which the first payer denied

A claim is not processed by the payer because the medical code does not match the service provided

## Question #2

Course Objective Met: OBJ2

**Which organizations cover most health care costs? Select the correct answer.**

Non-profit private payers

For-profit private payers

Third-party administrators

**Third-party payers**

## Question #3

Course Objective Met: OBJ2

**Which cost-sharing example requires patients to pay a percentage of the costs associated with their health care? Select the correct answer.**

Co-insuring

**Co-paying**

Premium-sharing

Deductible

## Question #4

Course Objective Met: OBJ3

**Which type of health insurance plan is offered to a defined population of individuals? Select the best answer.**

**Group health insurance**

Private health insurance

Specialty health care insurance

Single payer insurance

## Question #5

Course Objective Met: OBJ5

**Which function is the responsibility of a health care payer's Chief Actuarial Officer? Select the** **correct answer**.

**Calculating expected medical loss ratios**

Monitoring the level of care provided by doctors and hospitals

Negotiating rebates with drug manufacturers

Reviewing provider claims

## Question #6

Course Objective Met: OBJ4

**Which term describes the processing of health care claims without manual intervention? Select the correct answer.**

**Auto-adjudication**

Auto-adjustment

Single-time processing

Straight-through processing

## Question #7

Course Objective Met: OBJ6

**What are health care payers doing to control costs? Select all that apply.**

**Focusing on prevention**

Limiting cost-shifting

**Rationing care**

Reducing the use of technology assessments

## Question #8

Course Objective Met: OBJ1

**Which term describes companies, labor unions and other associations that contract with outside health insurance companies to offer health insurance plans to their employees or members? Select the correct answer.**

**Sponsors**

Members

Payers

Subscribers

## Question #9

Course Objective Met: OBJ5

**Which executive within a health insurance company is responsible for negotiating premium** **rates** **with employers? Select the correct answer.**

Chief Actuarial Officer

EVP, Marketing and Products

Chief Medical Officer

**Chief Underwriting Officer**

## Question #10

Course Objective Met: OBJ6

**How are consumers engaging in their own health care? Select all that apply.**

**Investing in mobile apps and wearables**

**Demanding coordinated and accessible care**

**Requiring access to medical information**

Demanding payers implement analytics