30 XCEL Chapter 11 Exam Questions with 100% Correct Answers

What does the Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985 allow an employee to do?

A. In the event of employment termination, group health insurance can be kept if the employee pays the premiums

B. Receive a tax credit to help offset the cost of health insurance

C. Remain on their current coverage for 30 months

D. In the event of employment termination, group health insurance can be kept if the employer pays the premiums Answer: In the event of employment termination, group health insurance can be kept if the employee pays the premiums

Credit Accident and Health plans are designed to?

 A. permit creditors the ability to require that coverage be purchased through insurers of their choice

B. provide permanent protection

C. help pay off existing loans during periods of disability

 D. not permit free choice of coverage selection Answer: help pay off existing loans during periods of disability

Ron has a new employer and wishes to enroll in the company's group health plan. In determining whether his pre-existing health condition applies, Ron cannot have more than a ____ day gap without previous health insurance.

A. 45

B. 63 C. 75

D. 90 Answer: 63

Health insurance involves two perils, accident and _____.

A. death

B. sickness

C. disability

D. liability Answer: sickness

Which of the following would evidence ownership in a participating health insurance contract?

A. Stock ownership

B. Irrevocable beneficiary status

C. Policy ownership

D. Collateral assignment Answer: Policy ownership

Under the subrogation clause, legal action can be taken by the insurer against the?

A. responsible third party

Health Insurance Today Chapter 11

Darren Liu, Betty Burston, Shartriya C. Stewart, Heidi H. Mulligan

Health Insurance Today Chapter 11:

Health Insurance Today - E-Book Janet I. Beik, Julie Pepper, 2020-09-10 Master the complexities of health insurance with this easy to understand guide Health Insurance Today A Practical Approach 7th Edition provides a solid foundation in basics such as the types and sources of health insurance the submission of claims and the ethical and legal issues surrounding insurance It follows the claims process from billing and coding to reimbursement procedures with realistic practice on the Evolve website This edition adds coverage of the latest advances and issues in health insurance including EHRs Medicare and other types of carriers Written by Medical Assisting educators Janet Beik and Julie Pepper this resource prepares you for a successful career as a health insurance professional What Did You Learn review questions Imagine This scenarios and Stop and Think exercises ensure that you understand the material can apply it to real life situations and develop critical thinking skills Clear attainable learning objectives highlight the most important information in each chapter CMS 1500 software with case studies on the Evolve companion website provides hands on practice with filling in a CMS 1500 form electronically UNIQUE UB 04 software with case studies on Evolve provides hands on practice with filling in UB 04 forms electronically UNIQUE SimChart for the Medical Office SCMO cases on Evolve give you real world practice in an EHR environment HIPAA Tips emphasize the importance of privacy and of following government rules and regulations Direct conversational writing style makes it easier to learn and remember the material End of chapter summaries relate to the chapter opening learning objectives provide a thorough review of key content and allow you to quickly find information for further review Chapter review questions on Evolve help you assess your comprehension of key concepts NEW and UNIQUE Patient's Point of View boxes enable you to imagine yourself on the other side of the desk NEW and UNIQUE Opening and closing chapter scenarios present on the job challenges that must be resolved using critical thinking skills NEW End of chapter review questions ensure that you can understand and apply the material NEW Clear explanations show how electronic technology is used in patient verification electronic claims and claims follow up NEW Coverage of the Affordable Care Act introduces new and innovative ways that modifications to the ACA allow people to acquire healthcare coverage NEW Updated information addresses all health insurance topics including key topics like Medicare and Electronic Health Records NEW More emphasis on electronic claims submission has been added NEW Updated figures graphs and tables summarize the latest health insurance information Workbook for Health Insurance Today - E-Book Janet I. Beik, 2014-04-04 Corresponding to the chapters in Health Insurance Today 4th Edition this workbook lets you practice the skills you will need to succeed as a health insurance professional Practical assignments reinforce the information in the text and learning activities and exercises challenge you to apply your knowledge to real world situations Case studies ask you to solve a real world problem related to health insurance such as completing a CMS 1500 claim form or explaining how HIPAA could affect someone recently out of work Critical Thinking activities strengthen your ability to apply health insurance

concepts to a variety of challenging situations Performance objectives include hands on application based learning activities in areas such as completing claim forms posting payments to a patient s ledger filling out Release to Return to Work forms and filling out Medicare appeals Chapter assessments test your knowledge of text content with multiple choice true false short answer fill in the blank and matching questions Application exercises ask you to apply your knowledge and skills to real world situations Defining Chapter Terms help you review and understand key terms in each chapter Problem solving collaborative group activities emphasize the importance of teamwork in the health care field In class projects and discussion topics enhance your understanding of specific content from the text Internet Exploration exercises in each chapter help you learn how to perform research online NEW Key coverage of new topics includes medical identity theft and prevention National Quality Forum NQF patient safety measures ACSX12 Version 5010 HIPAA transaction standards EMS rule on mandatory electronic claims submission and standards and implementation specifications for electronic health record technology UPDATED Additional ICD 10 coding content prepares you for the upcoming switch to the new coding system UPDATED Medicare chapter reflects updates and changes from the new presidential administration Health Insurance Today E-Book Julie Pepper, 2023-09-11 Corresponding to the chapters in Beik's Health Insurance Today 8th Edition this workbook lets you practice the skills you will need to succeed as a health insurance professional Practical assignments reinforce the information in the text and engaging learning activities and case studies challenge you to apply your knowledge to real world situations This edition adds up to date coverage of cybersecurity COVID 19 crowdfunding for medical bills and more Performance based activities include hands on application based learning exercises that provide practice in areas such as completing claim forms posting payments to a patient s ledger filling out Release to Return to Work forms and filling out Medicare appeals Critical thinking activities strengthen your ability to apply health insurance concepts to a variety of challenging situations Chapter assessments test your knowledge with multiple choice true false short answer fill in the blank and matching questions Problem solving and collaborative group activities emphasize the importance of teamwork in the healthcare field Case studies ask you to solve real world problems related to health insurance such as completing a CMS 1500 claim form or explaining how HIPAA could affect someone recently out of work Application exercises ask you to apply your knowledge and skills to real world situations In class projects and discussion topics enhance your understanding of specific content from the text Internet Exploration exercises in each chapter help you learn how to perform and evaluate research online Defining Chapter Terms activities help you review and understand the key terms in each chapter NEW Additional content on cybersecurity emphasizes the importance of keeping digital information private and secure NEW Information on crowdfunding for medical bills discusses how this practice affects billing NEW Interactive VST eBook provides a seamless digital experience NEW Coverage of COVID 19 explores its impact on billing reimbursement and employment Health Insurance Today Janet I. Beik, 2013 With an emphasis on preparing and filing claims electronically

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Personal Finance ,2009-02 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics The Challenges of Health Disparities Darren Liu, Betty Burston, Shartriya C. Stewart, Heidi H. Mulligan, 2018-09-11 This unique text explores health disparities in the United States and their implications from the perspective of a health care administration. The book begins with a broad overview of health disparities including definitions from local state and federal legislation as well as alternative definitions The authors examine current and past frameworks of analysis regarding the causes of disparities and provide a statistical overview of death rates and their implications for health care administrators In the final section of the book each chapter looks at health disparities within each type of health care environment such as physician practices hospitals pharmaceutical products Medicare Medicaid long term care insurance markets and more **Understanding Hospital Billing and Coding** Debra P. Ferenc, 2013-02-26 A basic guide to hospital billing and reimbursement Understanding Hospital Billing and Coding 3rd Edition helps you understand complete and submit the UB 04 claim form that is used for all Medicare and privately insured patients It describes how hospitals are reimbursed for patient care and services showing how the UB 04 claim form reflects the flow of patient data from the time of admission to the time of discharge Written by coding expert Debra P Ference this book also ensures that you understand the essentials of ICD 10 CM and develop skills in both inpatient coding and outpatient ambulatory surgery coding UB 04 Claim Simulation on the companion Evolve website lets you practice entering information from source documents into the claim form Over 300 illustrations and graphics bring important concepts to life Detailed chapter objectives highlight what you are expected to learn Key terms acronyms and abbreviations with definitions are included in each chapter Concept Review boxes reinforce key concepts Test Your Knowledge exercises reinforce lessons as you progress through the material Chapter summaries review key concepts Practice hospital cases let you apply concepts to real life scenarios Updated Claim Forms chapter covers the UB 04 claim form Updated information covers diagnosis and procedural coding with guidelines and applications Updated claim forms and names are used throughout

Employer-sponsored Retiree Health Insurance United States. Congress. House. Committee on Ways and Means. Subcommittee on Oversight,1990 Healthcare in the United States: Clinical, Financial, and Operational Dimensions, Second Edition Stephen L. Walston,Kenneth L. Johnson,2024-05-21 Healthcare in the United States offers a comprehensive examination of the US healthcare system and its development addressing various challenges related to cost access and quality Using straightforward descriptions sidebars case studies and vignettes the text illuminates the complex system s organizations financing and delivery models This second edition contains updated data throughout and explores the effect of the COVID 19 pandemic on many facets of the healthcare system including long term care population health and health information technology It also includes the following new material New chapters on public health organizations services and challenges the interplay between healthcare laws and ethics and healthcare funding and financial management of healthcare

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