

# CHAPTER 02 HEALTH CARE SYSTEMS

## TRUEFALSE

1. Hospitals are classified as general, specialty, or government depending on the sources of income received.

(A) True

(B) False

**Answer :** (B)

2. The term *clinic* can refer to a group of medical or dental doctors who share a facility and other personnel.

(A) True

(B) False

**Answer :** (A)

3. The National Institutes of Health (NIH) is an international agency sponsored by the United Nations.

(A) True

(B) False

**Answer :** (B)

4. The Centers for Disease Control and Prevention (CDC) is concerned with the causes, spread, and control of diseases.

(A) True

(B) False

**Answer :** (A)

5. Voluntary or nonprofit agencies are supported by donations, membership fees, and federal or state grants.

(A) True

(B) False

**Answer :** (A)

6. Insurance plans vary in the amount of payment and the type of services covered.

(A) True

(B) False

**Answer :** (A)

7. Managed care is a concept that has developed in response to rising health care costs.

(A) True

(B) False

**Answer :** (A)

8. Medicare is a medical assistance program for individuals with low incomes and individuals who are physically disabled or blind.

(A) True

(B) False

**Answer :** (B)

9. TRICARE is a government program that provides health care for all active duty members of the military and their families.

(A) True

(B) False

**Answer :** (A)

10. An organizational structure should indicate areas of responsibility and lead to the most efficient operation of a facility.

(A) True

(B) False

**Answer :** (A)

11. In preferred provider organizations (PPOs), insured people are restricted to using specific hospitals or doctors.

(A) True

(B) False

**Answer :** (A)

**12.** Deductibles are amounts of money subtracted from a bill by a health care agency if a person has insurance.

(A) True

(B) False

**Answer :** (B)

**13.** Medical centers at universities offer treatment and care for many health conditions and provide a learning experience for medical students.

(A) True

(B) False

**Answer :** (A)

**14.** The health care worker should understand the functions and goals of an employing organization.

(A) True

(B) False

**Answer :** (A)

**15.** Most assisted living or independent living facilities are associated with nursing homes, extended care facilities, and/or skilled care facilities.

(A) True

(B) False

**Answer :** (A)

**16.** Nonprofit agencies are frequently called voluntary agencies because they use only volunteers to provide health services.

(A) True

(B) False

**Answer :** (B)

**17.** Palliative care is care that is provided by genetic counselors when a genetic defect is detected in the developing fetus during pregnancy.

(A) True

(B) False

**Answer :** (B)

**18.** The Health Insurance Portability and Accountability Act (HIPAA) requires the standardization of electronic health care records in all health care agencies.

(A) True

(B) False

**Answer :** (A)

**19.** The health care industry employs more than 17 million workers in over 200 different health careers.

(A) True

(B) False

**Answer :** (A)

**20.** A proprietary hospital is a nonprofit hospital that relies on government funding.

(A) True

(B) False

**Answer :** (B)

**21.** Many long-term care facilities also offer special services such as the delivery of meals to the homes of the elderly, chronically ill, or people with disabilities.

(A) True

(B) False

**Answer :** (A)

**22.** Hospice agencies provide support to the family following a patient's death.

(A) True

(B) False

**Answer :** (A)

**23.** Genetic counseling centers provide care to help patients with physical or mental disabilities obtain maximum self-care and function.

(A) True

(B) False

**Answer :** (B)

**24.** Health department clinics offer services such as immunizations, pediatric care, and treatment of sexually transmitted diseases.

(A) True

(B) False

**Answer :** (A)

**25.** If a patient has a 75-25 percent co-insurance and a health care bill is \$200, the insurance will pay \$50 of the bill.

(A) True

(B) False

**Answer :** (B)

**26.** An individual with a health maintenance organization (HMO) plan has ready access to health examinations and early treatment and detection of disease.

(A) True

(B) False

**Answer :** (A)

**27.** Medicaid policies are health insurance plans offered by private insurance companies that help pay expenses not covered by Medicare.

(A) True

(B) False

**Answer :** (B)

**28.** Each state has the right to establish its own eligibility standards, determine the type of services covered, and set the rate of payment for health care provided under Medicare.

(A) True

(B) False

**Answer :** (B)

**29.** HMOs and PPOs are the main providers of managed care.

(A) True

(B) False

**Answer :** (A)

**30.** The Health Insurance Portability and Accountability Act (HIPAA) prohibits discrimination against an employee or beneficiary based on health status.

(A) True

(B) False

**Answer :** (A)

## **MULTICHOICE**

**31.** A specialty hospital that provides care for cancer patients is a/an \_\_\_\_ hospital.

(A) orthopedic

(B) oncology

(C) pediatric

(D) rehabilitative

**Answer :** (B)

**32.** A long-term care facility designed to provide services to patients who need rehabilitation to recover from a major illness, treatment for cancer, dialysis for kidney disease, or heart monitoring is called a/an \_\_\_\_.

(A) nursing or geriatric home

(B) assisted living facility

(C) extended care facility

(D) independent living facility

**Answer :** (C)

33. Which of the following types of care can be offered by a home health care agency?

- (A) speech therapy
- (B) house cleaning
- (C) nursing care
- (D) all of the above

**Answer :** (D)

34. The main type of care provided by hospice is \_\_\_\_ care.

- (A) prophylactic care
- (B) palliative care
- (C) nursing care
- (D) rehabilitative care

**Answer :** (B)

35. Genetic counseling centers often deal with the genetic disease called \_\_\_\_.

- (A) diabetes
- (B) cerebral palsy
- (C) Down's syndrome
- (D) multiple sclerosis

**Answer :** (C)

36. The agency sponsored by the United Nations that compiles statistics on disease and publishes health information is the \_\_\_\_.

- (A) National Institutes of Health (NIH)
- (B) Centers for Disease Control and Prevention (CDC)
- (C) World Health Organization (WHO)
- (D) U.S. Department of Health and Human Services (USDHHS)

**Answer :** (C)

37. The specific amount of money a patient pays for a particular service regardless of the total cost of that service that is required by some health insurance plans is called a \_\_\_\_.

- (A) deductible
- (B) premium
- (C) co-insurance
- (D) co-payment

**Answer :** (D)

**38.** The federal medical assistance program that pays for the health care of individuals with low incomes and individuals who are physically disabled or blind is \_\_\_\_.

- (A) Medicaid
- (B) Medicare
- (C) Medigap
- (D) workers' compensation

**Answer :** (A)

**39.** The Medicare coverage that assists with payment for pharmaceutical (medication) expenses is \_\_\_\_.

- (A) type A
- (B) type B
- (C) type C
- (D) type D

**Answer :** (D)

**40.** The Medicare coverage that assists with payment for hospital services and care is \_\_\_\_.

- (A) type A
- (B) type B
- (C) type C
- (D) type D

**Answer :** (A)

**41.** For whom does TRICARE provide coverage for health care expenses?

- (A) active duty members of the military



- (B) retired members of the military
- (C) families of military personnel
- (D) all of the above

**Answer :** (D)

**42.** Which of the following is *not* a purpose of an organizational chart?

- (A) provides a sliding scale of responsibilities to determine salary
- (B) encompasses a line of authority or chain of command
- (C) leads to the most efficient operation of a health care facility
- (D) identifies immediate supervisors

**Answer :** (A)

**43.** The Health Insurance Portability and Accountability Act (HIPAA) \_\_\_\_.

- (A) identifies exclusions on certain illnesses so insurance can be discontinued
- (B) adopts electronic standards that increase the cost of health care
- (C) provides strict guidelines for maintaining confidentiality of health care information
- (D) prevents the use of medical savings accounts (MSAs) to prevent fraud

**Answer :** (C)

**44.** Which of the following is a component of the Health Insurance Portability and Accountability Act (HIPAA)?

- (A) preventing health care fraud and abuse
- (B) tax-related health provisions
- (C) health care access, portability, and renewability
- (D) all of the above

**Answer :** (D)

## **ESSAY**

**45.** Identify three services offered by medical offices.

**Graders Info :**

diagnosis, treatment, examinations, basic laboratory testing, minor surgery

**46.** What services are provided by dental laboratories?

**Graders Info :**

preparation of dentures and other devices used to repair or replace teeth

**47.** List three examples of services provided by home health care agencies.

**Graders Info :**

nursing care, personal care, therapy, homemaking

**48.** What is the name of the federal agency responsible for regulating food and drug products sold to the public?

**Graders Info :**

Food and Drug Administration (FDA)

**49.** What is the name of the federal agency that establishes and enforces standards that protect workers from job-related injuries and illnesses?

**Graders Info :**

Occupational Safety and Health Administration (OSHA)

**50.** If a hospital bill is \$500 and an insured individual has an 85-15 percent co-insurance, what amount of money must be paid by the insured person?

**Graders Info :**

\$75

**51.** Why do individuals maintain a better state of health under health maintenance organizations (HMOs)?

**Graders Info :**

ready access to health examinations and early treatment and detection of disease

52. What is the name of the health insurance plan that provides treatment for workers injured on the job?

**Graders Info :**

workers' compensation

53. What are three groups of people covered by Medicare?

**Graders Info :**

all individuals over the age of 65, any person with a disability who has received Social Security benefits for at least 2 years, and any person with end-stage renal (kidney) disease

54. What government insurance program provides health care to uninsured children of working families who earn too little to afford private insurance but too much to be eligible for Medicaid?

**Graders Info :**

Children's Health Insurance Program (CHIP)

**MATCH**

55. *Match each statement with the correct type of facility.*