



The Origins of Health Insurance

Multiple Choice Questions

1. Which of the following is NOT a characteristic of health insurance?
 - a. It is a contract between the insured and the insurer.
 - b. It is a form of risk pooling.
 - c. It is a form of self-insurance.
 - d. It is a form of social insurance.
2. The concept of health insurance was first developed in which country?
 - a. Germany
 - b. France
 - c. United States
 - d. Japan
3. The first health insurance law in Germany was passed in which year?
 - a. 1883
 - b. 1899
 - c. 1911
 - d. 1933
4. The primary purpose of health insurance is to:
 - a. provide financial protection against the risk of illness and disability.
 - b. provide a source of income for the insured.
 - c. provide a source of medical care for the insured.
 - d. provide a source of employment for the insured.

5. The concept of health insurance was first developed in which country?
 - a. Germany
 - b. France
 - c. United States
 - d. Japan
6. The first health insurance law in Germany was passed in which year?
 - a. 1883
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7. The primary purpose of health insurance is to:
 - a. provide financial protection against the risk of illness and disability.
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 - d. provide a source of employment for the insured.

True/False Questions

1. Health insurance is a form of risk pooling. **True**
2. The concept of health insurance was first developed in Germany. **True**
3. The first health insurance law in Germany was passed in 1883. **True**
4. The primary purpose of health insurance is to provide financial protection against the risk of illness and disability. **True**
5. Health insurance is a form of self-insurance. **False**
6. The concept of health insurance was first developed in France. **False**
7. The first health insurance law in Germany was passed in 1911. **False**
8. The primary purpose of health insurance is to provide a source of income for the insured. **False**
9. Health insurance is a form of social insurance. **True**
10. The concept of health insurance was first developed in Japan. **False**

Short Answer Questions

1. What is the primary purpose of health insurance?

to provide financial protection against the risk of illness and disability
2. What is the concept of health insurance?

the pooling of risks among a group of individuals to reduce the financial impact of illness and disability
3. What is the first health insurance law in Germany?

the Sickness Insurance Law of 1883
4. What is the primary purpose of health insurance?

to provide financial protection against the risk of illness and disability
5. What is the concept of health insurance?

the pooling of risks among a group of individuals to reduce the financial impact of illness and disability
6. What is the first health insurance law in Germany?

the Sickness Insurance Law of 1883

Essay Questions

1. Discuss the origins of health insurance.

Health insurance originated in Germany in 1883 with the Sickness Insurance Law. It was a form of social insurance that provided financial protection against the risk of illness and disability. The concept of health insurance was based on the pooling of risks among a group of individuals to reduce the financial impact of illness and disability.
2. Discuss the development of health insurance in the United States.

The concept of health insurance was introduced to the United States in the early 20th century. It was initially developed as a form of self-insurance for large corporations. The first health insurance law in the United States was passed in 1911 in Wisconsin. It provided financial protection against the risk of illness and disability for state employees.
3. Discuss the development of health insurance in Japan.

The concept of health insurance was introduced to Japan in the early 20th century. It was initially developed as a form of self-insurance for large corporations. The first health insurance law in Japan was passed in 1927. It provided financial protection against the risk of illness and disability for employees of large corporations.

Health Insurance Today Chapter

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