

GBA 1 Study Guide Exam Questions With Complete Solution

What was the purpose of the Health Maintenance Organization Act of 1973? - The health maintenance organization action of 1973 provided federal initiatives - ANSWER: consisted of federal grants and loans to organizations wishing to investigate the feasibility of "federally qualified HMO"

How did the passage of the Health Maintenance Organization Act of 1973 affect the growth of HMOs? - ANSWER: The government began to withdraw its funding during the Reagan administration. Smaller plans did not survive.

Briefly explain why the preferred provider organization (PPO) concept was developed? - ANSWER: PPO was sponsored by national insurance companies, third party administrators, BCBS plans, and hotel organizations. PPO gained quick popularity with employers that wanted cost savings but were unwilling to reduce provider choice as much that required HMOs

Why didnt many employers realize long-term costs savings with PPO? - ANSWER: Because they were primarily discounted fee-for-service arrangements with little focus on utilization control.

What steps did PPO companies take to correct this problem? - ANSWER: Increase the monitoring of utilization, implementing quality control and surveying member satisfaction.

What do opponents of the PPO approach argue is the reason they are more expensive than HMOs? - ANSWER: They argue that PPOs are weak form of managed care with rich benefits, making them more expensive than HMOs.

Is there a universally accepted and used definition of managed care? - ANSWER: There is no specific and uniformly accepted definition of the term "managed care"

What is the definition of managed care provided in the text to include the broad range of managed indemnity plans, HMOs, PPOs, and PO plans? ANSWER: - Managed care includes those programs intended to influence and direct the delivery of health care through: 1) plan design failure 2) Restricted access to a specified group of preselected providers 3) Utilization management programs

Define the concept of steerage - Is the managed care company's way of directing members to in-network providers. Commonly accomplished through setting benefit differentials between in-and out-of-network care between 10%-30%. It is critical to maximize financial results of managed care.

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Table of Contents Gba 1 Study Guide

1. Understanding the eBook Gba 1 Study Guide
 - The Rise of Digital Reading Gba 1 Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Gba 1 Study Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Gba 1 Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Gba 1 Study Guide
 - Personalized Recommendations
 - Gba 1 Study Guide User Reviews and Ratings
 - Gba 1 Study Guide and Bestseller Lists
5. Accessing Gba 1 Study Guide Free and Paid eBooks
 - Gba 1 Study Guide Public Domain eBooks
 - Gba 1 Study Guide eBook Subscription Services
 - Gba 1 Study Guide Budget-Friendly Options

6. Navigating Gba 1 Study Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - Gba 1 Study Guide Compatibility with Devices
 - Gba 1 Study Guide Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Gba 1 Study Guide
 - Highlighting and Note-Taking Gba 1 Study Guide
 - Interactive Elements Gba 1 Study Guide
8. Staying Engaged with Gba 1 Study Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Gba 1 Study Guide
9. Balancing eBooks and Physical Books Gba 1 Study Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Gba 1 Study Guide
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Gba 1 Study Guide
 - Setting Reading Goals Gba 1 Study Guide
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Gba 1 Study Guide
 - Fact-Checking eBook Content of Gba 1 Study Guide
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

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- Interactive and Gamified eBooks

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