

Midterm Exam

Name _____

This is an in-class, closed book/notes exam. You are allowed to use a dictionary. Good luck!

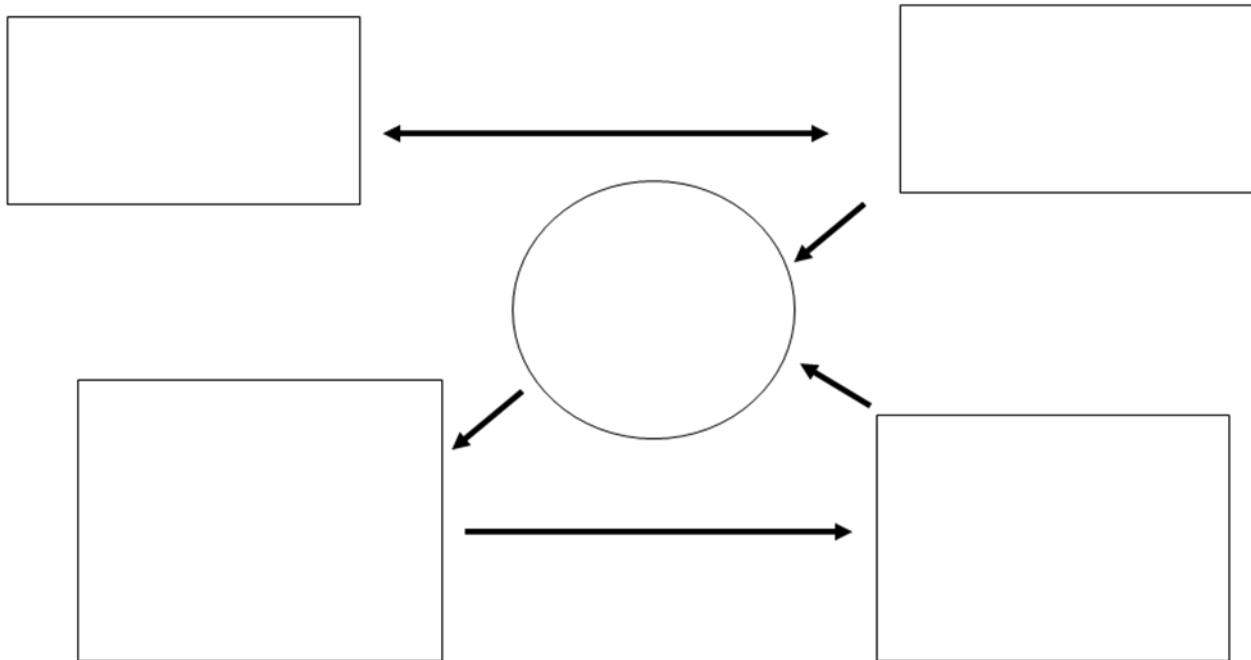
1. (5 points) Private insurance through an employer differs from individual insurance. Which of the following statements is indicative of the basic distinction? (circle **one**)
 - a. Eligibility is not based on health status in individual insurance.
 - b. Eligibility is not based on health status in employer-sponsored insurance.
 - c. Eligibility is based on age in employer-sponsored insurance.
 - d. All of the above.
 - e. None of the above.

2. (5 points) The Health Insurance Portability and Accountability Act of 1996 (HIPAA) establishes a federal floor of safeguards to protect the confidentiality of health information. All of the following statements apply to the confidentiality part of this act except: (circle **one**)
 - a. Regulates uses and disclosures of individually identifiable health information.
 - b. Provides patient rights with respect to their health information.
 - c. Establishes requirements to ensure privacy of patient.
 - d. Involves a 63 day time limit on providing patient with written privacy procedures.
 - e. Administered by the U.S. Department of Health and Human Services (DHHS).

3. (5 points) A plausible explanation for why health insurance is commonly offered as part of employment in the US is: (circle **one**)
 - a. Health benefits were exempt from World War II era price controls.
 - b. Employer-provided health benefits are not subject to the individual income tax, whereas wages are.
 - c. Employers provide a natural mechanism to pool risk across individuals.
 - d. Employers can obtain health insurance at lower cost (because of lower administrative costs) than individuals can on their own.
 - e. All of the above.

4. (5 points) Which of the following is NOT one of the 10 essential public health services: (circle **one**)
 - a. Monitor health status to identify and solve community health problems.
 - b. Provide emergency medical services when health care is otherwise unavailable.
 - c. Mobilize community partnerships and action to identify and solve health problems.
 - d. Develop policies and plans that support individual and community health efforts.
 - e. Research for new insights and innovative solutions to health problems.

5. (8 points) A physician is deciding what tests to order for her patient. It is critical that the patient receive tests A and B, and test C would be informative, but is not necessary. Because the physician knows that the patient has good health insurance which will cover all three tests but only charge the patient a single co-pay, and because the physician knows that she will receive a higher payment for more tests, the physician orders all three tests. This is an example of: (circle **all that apply**)
- a. Moral hazard
 - b. Adverse selection
 - c. Supplier-induced demand
 - d. A violation of the Stark Law
6. (8 points) Which of the following statements is/are true about entitlement programs: (circle **all that apply**)
- a. If you are eligible, you are guaranteed access to benefits.
 - b. Every income group must be eligible for benefits.
 - c. Medicare is an example.
 - d. It involves mandatory government spending.
7. (10 points) Fill in the public health model diagram below.



8. (10 points) A married couple both working full-time and full-year (52 weeks) at minimum wage makes \$27,248 a year. According to the federal poverty guidelines below, how many children can this couple have without falling below the poverty guidelines if they lived in Georgia? Explain your answer. (Make sure to explain briefly what it means to fall below the poverty guidelines.)

Persons in Family or Household	48 Contiguous States and D.C.	Alaska	Hawaii
1	\$10,400	\$13,000	\$11,960
2	14,000	17,500	16,100
3	17,600	22,000	20,240
4	21,200	26,500	24,380
5	24,800	31,000	28,520
6	28,400	35,500	32,660
7	32,000	40,000	36,800
8	35,600	44,500	40,940
For each additional person, add	3,600	4,500	4,140

9. (12 points) What are the three streams needed for a policy to be enacted according to Kingdon? Provide a few words describing each. What is the window of opportunity in this theory?

10. (16 points) In 1980, it was generally argued that the U.S. would have a surplus of physicians in the future, but now it is argued by reputable organizations that there is a projected shortage. Provide 2 reasons for the projection change and 2 reasons why some argue that there won't be a shortage of physicians in the future.

11. (16 points) Describe each line in the following graph. Make sure to discuss the lines in relation to one another. What theory does this graph depict? Explain this theory briefly.

