



# AHM-510<sup>Q&As</sup>

Governance and Regulation

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**QUESTION 1**

The following statements are about market conduct examinations of health plans. Select the answer choice that contains the correct statement.

- A. Multistate examinations are not appropriate for financial examinations, because regulatory requirements concerning a health plan's financial condition tend to vary from state to state.
- B. Market conduct examinations of a health plan's advertising and sales materials include comparing the advertising materials to the policies they advertise.
- C. Once an examination report is provided to the state insurance department, a health plan is not given an opportunity to present a formal objection to the report.
- D. In imposing sanctions on health plans, state insurance departments are required to follow federal sentencing guidelines.

Correct Answer: B

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**QUESTION 2**

In the course of doing business, health plans conduct basic corporate transactions. For example, when a health plan engages in the corporate transaction known as aggressive sourcing, the health plan

- A. Chooses to contract with vendors who provide specific functions that would otherwise be performed in-house, such as paying claims
- B. Seeks to obtain the best deals from various vendors for equipment, supplies, and services such as telephones, overnight mail, computer hardware and software, and copy machines
- C. Merges with one or more companies to form an entirely new company
- D. Joins with one or more companies, but retains its autonomy and relies on the other companies to perform specific functions

Correct Answer: B

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**QUESTION 3**

States may impose nominal deductibles, coinsurance, or copayments on some Medicaid recipients for certain services. Services for which states can require copayments from Medicaid recipients include:

- A. Emergency services
- B. Family planning services
- C. Both A and B
- D. A only
- E. B only



F. Neither A nor B

Correct Answer: D

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#### QUESTION 4

In the paragraph below, a statement contains two pairs of terms enclosed in parentheses.

Determine which term in each pair correctly completes the statement. Then select the answer choice containing the two terms that you have chosen.

Inflation plays a role in the health plan environment by influencing the prices of healthcare services, supplies, and coverage. During an inflationary period, consumers typically have (more / less) purchasing power because the prices of goods and services increase (more / less) quickly than income.

- A. More / more
- B. More / less
- C. Less / more
- D. Less / less

Correct Answer: C

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#### QUESTION 5

SoundCare Health Services, an MCO, recently conducted a situation analysis. One step in this analysis required SoundCare to examine its current activities, its strengths and weaknesses, and its ability to respond to potential threats and opportunities in the environment. This activity provided SoundCare with a realistic appraisal of its capabilities. One weakness that SoundCare identified during this process was that it lacked an effective program for preventing and detecting violations of law. SoundCare decided to remedy this weakness by using the 1991 Federal Sentencing Guidelines for Organizations as a model for its compliance program.

By definition, the activity that SoundCare conducted when it examined its strengths, weaknesses, and capabilities is known as

- A. An environmental analysis
- B. An internal assessment
- C. An environmental forecast
- D. A community analysis

Correct Answer: B

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