## **AHIP**

#### AHM-520 Exam

#### **Health Plan Finance and Risk Management**



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## Version: 5.0

Topic 1, Volume A		
Question: 1		
The independent auditors who Fulcrum's controller (comptroll Fulcrum's plan members	an financial information include: review Fulcrum's financial statements er) thcare services to Fulcrum plan members	
Of these users, the ones that most likely can correctly be classified as external users with a direct financial interest in Fulcrum are the		
<ul> <li>A. Independent auditors, the plan members, the providers, and the</li> <li>B. Competitors only</li> <li>C. Independent auditors, the controller, and the providers only</li> <li>D. Controller and the competitors only</li> <li>E. Plan members and the providers only</li> </ul>		
		Answer: D
Question: 2		
The Eclipse Health Plan is a not tax-exempt status. This informa	r-for-profit health plan that qualifies under that nation indicates that Eclipse	e Internal Revenue Code for
B. Does not pay federal, state,	to its owners-investors for their personal gain	1
		Answer: B
Question: 3		

The Challenger Group is a type of management services organization (MSO) that purchases the assets of physician practices, provides practice management and administrative support services to participating providers, and offers physicians a long-term contract and an equity position in Challenger. This information indicates that Challenger is a type of health plan

- A. Known as
- B. An integrated delivery system (IDS)
- C. A medical foundation
- D. A provider-sponsored organization (PSO)
- E. A physician practice management (PPM) company

Answer: D

#### Question: 4

A key factor that distinguishes the various types of health plans is the type and amount of risk that a health plan assumes with respect to the delivery and financing of healthcare benefits. An example of a type of health plan that typically assumes the financial risk of delivering and financing healthcare benefits is a

- A. Third party administrator (TPA)
- B. Utilization review organization (URO)
- C. Preferred provider organization (PPO)
- D. Pharmacy benefit management (PBM) plan

**Answer: C** 

#### **Question: 5**

The following statements are about pure risk and speculative risk—two kinds of risk that both businesses and individuals experience. Select the answer choice containing the correct statement.

- A. Healthcare coverage is designed to help plan members avoid pure risk, not speculative risk.
- B. Only pure risk involves the possibility of gain.
- C. An example of speculative risk is the possibility that an individual will contract a serious illness.
- D. Only speculative risk contains an element of uncertainty.

Answer: A

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