

PGDM-IBM, 2021-23
< Advanced Health Insurance >
<INS-402>

Trimester – IV, End-Term Examination: September 2022

Roll No: _____

Time allowed: 2 Hrs

Max Marks: 40

Instruction: Students are required to write Roll No on the cover page of the Answer Sheet. All other instructions on the question paper / Admit card should be followed meticulously.

Sections	No. of Questions to attempt	Marks	Total Marks
A	Minimum four questions with internal choices and all CILOs (Course Intended Learning Outcomes) covered in the Question Paper	4* 5	20
B	Compulsory Case Study	2*10	20
			40

SECTION-A

(5 marks * 4 questions) = 20 Marks

A1. "Strategic purchasing in India is currently in its infancy, with much to be done. An assessment of the four levers of strategic purchasing in India shows that there are multiple challenges in institutionalizing and operationalizing strategic purchasing in the country." (NITI Aayog Report on Health Systems for a New India, 2019)

Critically explain the choke points that India needs to overcome to implement strategic purchases. (CO-1)

Or

A1 Critically explain the various provider payment mechanisms and the success of Thailand's model of Strategic Purchasing (CO-1)

A2' Geriatric care management integrates health care and psychological care with other needed services such as home care services, nutritional services, assistance with activities of daily living, socialization and motivational programs, as well as financial and legal planning like banking and insurance.' Critically plan the various geriatric healthcare needs in the above context. (CO-2)

Or

A2' Geriatric care focuses on the social and personal requirements of senior citizens looking for some assistance with daily activities and health care but who desire to age with dignity. As a consultant, critically develop the appropriate healthcare settings suited to the healthcare needs of the elderly population. (CO-2)

A3 Health expectancies measure years of life gained or years of improved quality of life; on the other hand, Health gaps measure lost years of full health compared with some 'ideal' health status or accepted standard. As a consultant, discuss the concept of quality-adjusted life expectancy (QALE) and quality-adjusted life years (QALY) with the help of a hypothetical example. (CO-4)

OR

A3 –Critically compare the difference between disability-adjusted life years (DALY) and disability-adjusted life expectancy (DALE) to a health underwriter who recently approached you. (CO-4)

A4 Information Asymmetry is one of the chief reasons for fraud. As a claim manager, identify the genesis and impact of fraud on underwriting and claim management. (CO-3)

OR

A4- Applicant denies serious medical condition fearing the policy would be turned off. In the context of the above example, identify the difference between Application and Eligibility Fraud with a suitable example (CO-3)

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SECTION-B

CASE STUDY (20 Marks)

(CO- 3)

Case - A: In a study, an investigator registered 2,900 women and continued this study annually for five years to determine the incidence rate of chronic obstructive pulmonary disease (COPD). After one year, none had a new diagnosis of Chronic obstructive pulmonary disease (COPD, but 175 had been lost to follow-up. After two years, five had a new diagnosis of heart disease, and another 99 had been lost to chronic obstructive pulmonary disease (COPD) follow-up. After three years, another nine had new diagnoses of Chronic obstructive pulmonary disease (COPD), and 873 had been lost to follow-up. After four years, another nine had new diagnoses with chronic obstructive pulmonary disease (COPD), and 392 more had been lost to follow-up.

1. Calculate the incidence rate of chronic obstructive pulmonary disease (COPD among the new cohort. Assume that persons with new diagnoses of Chronic obstructive pulmonary disease (COPD and those lost to follow-up were disease-free for three-quarters of the year and thus contribute 3/4 year to the denominator. (10 marks)

2. Calculate the Prevalence rate (5 marks)

3. Calculate Secondary Attack Rate (Assume figures/data as and when required) (5 marks)