Medical Billing 101 2nd edition Clack Test Bank

SKU: 9781133936817-TEST-BANK

TRUE/FALSE

1 : Medigap is a type of primary insurance coverage.
A : true
B : false

Correct Answer : B

2 : Medicare is a type of governmental insurance plan.
A : true
B : false

Correct Answer : A

3 : Preferred provider organizations (PPO) and health maintenance organizations (HMO) are examples of managed care plans.
A : true
B : false

Correct Answer : A

4 : Medicaid is a health insurance plan administrated by the government for retired military personnel.
A : true
B : false

Correct Answer : B

5 : A medical discount card is a health insurance identification card.
A : true
B : false

Correct Answer : B

6 : A deductible is the amount a patient is responsible for before any reimbursement is issued by the insurance company.
A : true
B : false

Correct Answer : A

7 : The amount of a patient’s co-payment is found on his or her insurance identification card.
A : true
B : false

Correct Answer : A

8 : A patient’s insurance plan group number is found on his or her insurance identification card.
A : true
B : false

Correct Answer : A

9 : Aetna is a type of governmental insurance plan.
A : true
B : false

Correct Answer : B

MULTIPLE CHOICE

10 : Centers for Medicare and Medicaid Services (CMS) regulates two types of insurance plans. What are these two plans?
A :
Medicare and Medicaid

B :
preferred provider organizations (PPO) and health maintenance organizations (HMO)

C :
Blue Cross Blue Shield and Medicare

D :
Tricare and point-of-service (POS) plans

Correct Answer : A

11 : A health insurance plan that involves financing, managing, and delivering health care services is known as a(n) _____.
A :
deductible plan

B :
indemnity plan

C :
managed care plan

D :
in-network plan

Correct Answer : C

12 : In this type of plan, the carrier usually pays 80 percent of the allowed amount.
A :
health maintenance organization (HMO)

B :
indemnity plan

C :
in-network plan

D :
out-of-network plan

Correct Answer : B

13 : An MTF relates to what type of insurance plan?
A :
Blue Cross Blue Shield (BCBS)

B :
Tricare Prime

C :
Medicaid

D :
Medicare

Correct Answer : B

14 : This insurance plan is available to retired military service members and their families.
A :
Tricare Standard

B :
Medicare

C :
Medicaid

D :
Medigap

Correct Answer : A

15 : Dr. Lawson receives a check on 10/02/20XX for the previous month for 150 patients. The check is for the amount of $400. Attached to the check is a listing of patients. During the month of September, Dr. Lawson treated only 55 of the patients on that list. What type of insurance plan is Dr. Lawson participating in?
A :
point-of-service plan (POS)

B :
Tricare

C :
preferred provider organization (PPO)

D :
health maintenance organization (HMO)

Correct Answer : D

16 : Jay Wilson is seeking emergency room care for an injured ankle at a local hospital. This hospital is part of a group of hospitals and providers that have contracted with Jay's employer to provide medical care at a discount. What type of insurance plan does Jay have?
A :
Medicare

B :
preferred provider organization (PPO)

C :
Medicaid

D :
Tricare

Correct Answer : B

17 : A Medicare managed care plan is referred to as _____.
A :
Part A

B :
Part B

C :
Part C

D :
Part D

Correct Answer : C

18 : A retired military officer lives in an area where no military treatment facility is available. There is no military hospital or clinic within 100 miles of his home. Given this information, which type of Tricare coverage would be best suited for this officer?
A :
Tricare Extra

B :
Tricare Prime

C :
Tricare Standard

D :
Medicare

Correct Answer : C

MATCHING

19 : Match each key term with its correct description below; each term is used only once.

A : This type of plan offers discounts to insurance company clients in exchange for more members.	A : Tricare Prime
B : This governmental health plan primarily covers persons aged 65 or older.	B : Tricare Standard
C : This document is required by some insurance plans for a patient to see a specialist or to have a certain procedure or test performed.	C : Medicare
D : This insurance plan is for active-duty members of the U.S. armed forces.	D : Medicaid
E : This health plan is funded by federal and state governments.	E : Medigap
F : This component of managed care plans allows for maximum benefit coverage.	F : HMO
G : This is a prepaid medical service plan.	G : PPO
H : This insurance plan is for retired military service members and their families.	H : POS
I : This health insurance plan pays for 20 percent of the Medicare-allowable charge.	I : in-network
J : This health insurance plan has the patient pay a co-payment when staying in-network.	J : referral

Correct Answer :
A : G

B : C

C : J

D : A

E : D

F : I

G : F

H : B

I : E

J : H

20 : Match each key term with its correct definition below; each term is used once.

A : The amount the patient is responsible to pay	A : Co-payment

before the insurance company will pay any benefits
B : Another term for policy holder or subscriber
C : A percentage of the cost of medical care paid by the patient or a supplementary insurance plan
D : The person who “carries” the health insurance
E : The amount paid by the patient, typically at the time of service; most often seen with managed care insurance plans

B : Co-insurance
C : Deductible
D : Policy holder
E : Insured

Correct Answer :
A : C

B : E

C : B

D : D

E : A

FILL IN THE BLANK

21 : Tom Wolfe has insurance coverage through his employer Frankford Steel for himself and his wife. Tom is 30 years old and has no children. Tom has _____ insurance coverage.

Correct Answer : husband, wife

22 : Mrs. Caulfield is an 80-year-old female with Medicare as her primary insurance carrier. Mrs. Caulfield also has Metlife to cover her Medicare annual deductible and 20 percent of charges not covered by Medicare. Metlife is a type of _____ policy for Mrs. Caulfield.

Correct Answer : Medigap

23 : A list of allowed amounts for medical services payable by an insurance company is called a _____

Correct Answer : fee schedule

24 : Medicare is one insurance plan regulated by the Centers for Medicare and Medicaid Services (CMS); _____ is the other CMS-regulated plan.

Correct Answer : Medicaid

25 : Physician services are covered under Medicare _____

Correct Answer : Part B

26 : HMO, PPO, and POS are all types of _____.

Correct Answer : managed care plan

27 : Health insurance coverage for an employee, a spouse, and their two children is _____ coverage.

Correct Answer : family