

*Test Bank for Shi & Singh's Delivering
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Chapter 1: An Overview of U.S. Healthcare Delivery

Short Answer

1. For most privately insured Americans, health insurance is _____; that is, their employers finance health care as a fringe benefit.

Ans: employer-based

Multiple Choice

2. Under free market conditions, the relationship between the quantity of medical services *demanded* and the price of medical services is:

A) unknown.

B) equal.

C) direct.

D) inverse.

Ans: D

3. Reimbursement is associated with which of the quad functions?

A) Financing

B) Insurance

C) Delivery

D) Payment

Ans: D

4. In a free market, who would pay for the delivery of healthcare services?

A) Employers

B) Patients

C) Government

D) Multiple payers

Ans: B

5. When providers deliver unnecessary services with the objective of protecting themselves against lawsuits, this practice is called:

- A) defensive medicine.
- B) supplier-induced demand.
- C) primary protection.
- D) legal risk.

Ans: A

6. A method of payment in which providers are reimbursed based on the quality of health care they deliver is called:

- A) fee-for-service.
- B) capitated payments.
- C) bundled payments.
- D) pay-for-value.

Ans: D

7. When the COVID-19 pandemic occurred in 2020, what healthcare sector received a huge boost in utilization and growth?

- A) elective procedures
- B) telemedicine
- C) complementary/alternative medicine
- D) outpatient services

Ans: B

8. Which of the following is *not* a function of managed care?

- A) increases patient engagement by promoting and facilitating patient–provider communication
- B) determines the price of services and how much providers are paid
- C) seeks to achieve efficiency by integrating the four functions of healthcare delivery
- D) employs mechanisms to control (manage) utilization of medical services

Ans: A

9. What percentage of alcohol users aged 12 or older were binge drinkers in 2019?

- A) 35.2%
- B) 47.1%
- C) 29.8%
- D) 52.1%

Ans: B

10. Among people aged 12 or older, what was the percentage of past year marijuana users in 2019?

- A) 11.0%

B) 15.2%

C) 17.5%

D) 4.7%

Ans: C

True/False

11. True or False? The percentage of past-year marijuana users among adults aged 26 or older decreased from 2002 to 2019.

Ans: False

12. True or False? Most of the past month tobacco users in the United States in 2019 were cigarette users.

Ans: True

13. True or False? The percentage who used noncigarette tobacco products increased among past month tobacco product users in 2019.

Ans: False

14. True or False? In a free market, multiple patients and providers act interdependently.

Ans: False

15. True or False? The central agency that delivers health care in the United States is Medicare.

Ans: False

16. True or False? In a single-payer system, the primary payer usually is an insurance company.

Ans: False

17. True or False? Moral hazard has to do with insured patients' demand for healthcare services.

Ans: True

18. True or False? The United States provides universal healthcare coverage.

Ans: False

19. True or False? The U.S. healthcare system is a fragmented, loosely coordinated network that involves a diverse array of organizations and individuals.

Ans: True

Essay

20. Compare and contrast Medicare, Medicaid, and CHIP and provide at least one example of people who can benefit from each program.

Ans: Medicare, Medicaid, and CHIP are all programs administered by the federal government. Medicare covers senior citizens and certain disabled individuals; Medicaid covers people who

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cannot pay for health care; and CHIP provides health care for children from low-income families.