




- **Lec n. :** (12-15) "Quiz"

- **Done by :** Economics Team

♥ وَقُلْ رَبِّ زِدْنِي عِلْمًا ♥




✓ **Correct** 1/1 Points

1. Raed is a chronic cardiac patient used to pay a small percent of his monthly medications through the health insurance provided by his employer. Four months ago, Raed was forced to leave the job. After one month his condition started to deteriorate, ending in sudden death. Which of the following is the most probable cause of death? * 


- Depression due to leaving his job.
- He behaved risky.
- He used more health care.
- His premium is small.
- Non-compliance to treatment. ✓

✓ **Correct** 1/1 Points

2. Ahmed went to a clinic because of recurrent abdominal pain. He had 30 JD, for the examination, 10 JD for transport. After meeting the doctor, Ahmed was hospitalized and called his family for additional money. This criterion of medical service is called: * 


- Accessibility.
- Affordability.
- Incentives.
- Scarcity.
- Unpredictability. ✓

✓ **Correct** 1/1 Points

3. Reyad went to the hospital to make a brain surgery. Once he reached the hospital, he paid a certain sum of money before insurance started to covers expenses of the operation. This sum of money is called: * 


- Co-insurance.
- Co-payment.
- Deductibles. ✓
- Premium.
- Stop-loss.

✓ **Correct** 1/1 Points

4. The main advantage of the (Out of pocket) health payment is: * 


- It can achieve universal health coverage.
- It is characterized by a large degree of equity.
- It prevents misuse of health services. ✓
- It provides most of preventive services.
- It provides the best healthcare quality and efficiency.

✓ **Correct** 1/1 Points

5. The cost of a certain health service relative to the amount of that service that the patient is able to pay is called: * 


- Accessibility.
- Affordability. ✓
- Capital cost.
- Marginal cost.
- Opportunity cost.

✓ **Correct** 1/1 Points

6. Dr. Muath examined 100 patients in his list last month. 20 of them were re-examined 3 times, and 10 of them reviewed 4 times. However, he was paid fees for 100 patients only. This type of payment is called: * 

- Civil insurance method.
- Employment-based method.
- Fee- for-service method.
- Flat rate method. ✓
- Salary Method.

✓ **Correct** 1/1 Points

7. Malak had a depression after starting to study health economics. She went to a famous psychiatrist to help her overcome the problem. She paid for the physician, then wrote a claim to the insurer to restore a percentage of the bill. This type of insurance is called: * 


- Cash Indemnity Plan. ✓
- Compulsory plan.
- Individual plan.
- Service – Benefit Plan.
- Voluntary plan.

✓ **Correct** 1/1 Points

8. The advantage of the co-insurance is that: * 


- It lowers the administrative costs of claims.
- It provides a fixed cost per episode of care.
- It provides a full cashless service.
- It reduces the price of the service. ✓
- It requires very minimal premiums.

✓ **Correct** 1/1 Points

9. After mobilization of a lot of resources directed for a preventive program, infrastructure was calculated and organized, planning how and when and to whom the resources will be used, hiring four doctors with a fixed salary and incentives, the people, however, did not purchase the service. Which of the following could be a cause of this? * 

- Absence of allocation of resources.
- Failure to plan a good payment method for health care providers.
- Lack of infrastructure development.
- The allocation criteria are not publicly acceptable. ✓
- The collected revenue of the health service was deficient.

✓ Correct 1/1 Points

10. Sara is a subscriber in a private health insurance company. She, suddenly needed an operation with very advanced technology and an expert surgeon that will cost a huge amount of money Sara can not afford. The insurance company paid for the full services. After two months, Sara needed to perform follow-up investigations. The insurance company refused to pay for the investigations, although Sara pays premium regularly. What could be the cause of refusal? * 

- She didn't pay the deductibles.
- She reached the lifetime limit of insurance services. ✓
- The insurance company discontinue the insurance without a reasonable cause.
- The private health insurance companies don't pay for investigations.
- The taxes were very high.

اللهم اني اسألك توفيقاً في طريقي
 وراحه في نفسي، و تيسيراً
 في امري، ربّ اعوذ بك من شتات
 الامر، و مسه الضر و ضيق الصدر
 اللهم امين