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## **Q&A**

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**Exam** : **AHM-520**

**Title** : Health Plan Finance and  
Risk Management

**Version** : DEMO

1. Users of the Fulcrum Health Plan financial information include:

- The independent auditors who review Fulcrum's financial statements
- Fulcrum's controller (comptroller)
- Fulcrum's plan members
- The providers that deliver healthcare services to Fulcrum plan members
- Fulcrum's competitors

Of these users, the ones that most likely can correctly be classified as external users with a direct financial interest in Fulcrum are the

- A. Independent auditors, the plan members, the providers, and the
- B. Competitors only
- C. Independent auditors, the controller, and the providers only
- D. Controller and the competitors only
- E. Plan members and the providers only

**Answer: D**

2. The Eclipse Health Plan is a not-for-profit health plan that qualifies under the Internal Revenue Code for tax-exempt status. This information indicates that Eclipse

- A. Has only one potential source of funding: borrowing money
- B. Does not pay federal, state, or local taxes on its earnings
- C. Must distribute its earnings to its owners-investors for their personal gain
- D. Is a privately held corporation

**Answer: B**

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**

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**

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**