

True or False

- 1) The PPACA imposed an excise tax of 10% on indoor tanning services.

TRUE. P. 6

- 2) The **Independence at Home program** will provide Medicare beneficiaries with at home primary care and allocated any cost savings of this type of care to the health care professionals if they reduce hospital admissions and improve health outcomes.

TRUE p. 4.

- 3) **The Nursing Home Medicare website** will publish data that will enable consumers to compare the quality of long term facilities' care. There will be links to state websites, summary of complaints of facilities, and any criminal violations.

TRUE p. 5.

- 4) A **National Health Workforce Commission** will review workforce needs and make recommendations to the federal government to ensure that national policies are in alignment with consumer needs.

TRUE p. 5.

- 5) A **buffet plan** is a type of employer-sponsored benefit plan that allows employees to select the type of benefits appropriate for their lifestyle.

FALSE p. 6. Cafeteria plan

- 6) **The Physician Compare website** is established to help consumers with research about their physicians.

TRUE P. 6

- 7) **The CLASS Plan**, effective January 1, 2011, enables consumers to purchase community living assistance services.

TRUE. P. 6

- 8) The National Institute of Health is establishing the **Cures Acceleration Network** which is a grants center to encourage research in the cure and treatment of diseases.

TRUE p. 6

- 9) The Affordable Care Act requires most U.S. citizens and legal residents to purchase health insurance if they can afford it or pay a penalty.

TRUE p. 1

- 10) The ACA mandates that every state create a consumer-oriented marketplace where individuals are provided information and can purchase healthcare insurance.

TRUE p. 1

- 11) The Affordable Care Act requires insurance companies to cover young adults on their parents' insurance until age 26, even if they are not living with their parents, are not declared dependents on their parents' taxes, or are no longer students.

TRUE p. 30

Fill-in-the-blank.

- 1) _____ goal is to support the development and testing of innovative healthcare payment and service delivery models.

The Center for Medicare and Medicaid Innovation's p.33

- 2) _____ was developed to review workforce needs and make recommendations to the federal government to ensure that national policies are in alignment with consumer needs.

A National Health Care Workforce Commission P. 34

- 3) Also, the National Institute of Health is establishing the _____, which is a grants center to encourage research in the cure and treatment of diseases. All of these initiatives are targeting primary prevention, increasing consumer awareness of their health care and providing incentives for disease research.

Cures Acceleration Network P. 36

- 4) Also, the National Institute of Health is establishing the _____, which is a grants center to encourage research in the cure and treatment of diseases. All of these initiatives are targeting primary prevention, increasing consumer awareness of their health care and providing incentives for disease research.

Cures Eradication Network p. 36

- 5) _____, passed as part of the Affordable Care Act, targets abuse, neglect, and exploitation of the elderly.

The Elder Justice Act p.27

Multiple Choice

1) *The Public Health Option is*

- a) A state contract with health insurers to offer two state plans.
- b) A member run organization in all 50 states that targets high income individuals.
- c) a federal contract with health insurers to offer two state plans
- d) Part of the American Health Benefit Exchange.
- e) C and D. ANSWER p. 3

2) Which statements are correct about Medicaid and Medicare?

- a) Medicaid will expand to include individuals who are not Medicare eligible.
- b) From 2014-2016, the federal government will assist states with Medicaid payments.
- c) The CHIP program will maintain existing coverage for children through 2015.
- d) All are correct statements. ANSWER p. 3.
- e) All are false statements.

3) The Independent Payment Advisory Board was established to:

- a) Compare the outcomes of disease treatments.
- b) Provide Medicare beneficiaries with at home primary care.
- c) Will publish data that will enable consumers to compare the quality of long term facilities
- d) Provide technical assistance to primary care providers about health promotion.

e) None of the answers are correct. ANSWER p. 4

4) The National Health Workforce Commission is responsible for :

- a) Reviewing health care workforce needs.
- b) Make recommendations to ensure that national policies are in alignment with consumer needs.
- c) Establishing special loan programs for nursing.
- d) A and B. ANSWER p. 5
- e) A, B and C

5) The Center for Medicare and Medicaid Innovation responsibilities will include:

- a) Researching different payment and delivery systems.
- b) Implementing a hospital reimbursement based on the hospital's percentage of preventable Medicare readmissions.
- c) Provide Medicare beneficiaries with home primary care.
- d) A and B ANSWER p. 4

6) Why did states sue the federal government over the passage of the Affordable Care Act?

- a) States questioned the constitutionality of requiring individuals to purchase healthcare insurance
- b) States questioned the mandate of requiring states to expand their Medicaid coverage.
- c) A and B ANSWER p. 28
- d) States disputed the increase of the age of dependent coverage to age 26.

- 7) What is the purpose of the Pre-Existing Condition Insurance Plan?
- a) Provides health insurance coverage to individuals who have preexisting conditions and had no health insurance for 6 months. ANSWER p. 30
 - b) Provides health insurance coverage to individuals who have retired early and have no health insurance coverage until they are eligible for Medicare.
 - c) Provides health insurance coverage to those individuals who are not eligible for either Medicare or Medicaid
 - d) None of these statements are correct
- 8) Which of these are essential health benefits?
- a) Prescription drugs
 - b) Emergency services
 - c) Maternity and newborn care
 - d) All are essential health benefits ANSWER p. 31
- 9) What is the purpose of the Summary of Benefits Coverage (SBC)?
- a) Provides information to physicians about health insurance coverage.
 - b) Provides health insurance benefits information which enables consumers to compare different insurance plans. ANSWER p. 31
 - c) A and B
 - d) None are correct statements
- 10) What is the purpose of the Physician Compare website?

- a) It allows healthcare consumers to review information about the quality of the physician.
- b) It allows consumers to find out which physicians accept Medicare ANSWER p. 36
- c) It allows consumers to find out which physicians accept Medicaid.
- d) All are correct statements

Short Answer/Essay

- 1) What are some of the reform activities that are being implemented in 2010? ANSWER p. 28-29

The following are some of the major reforms that are being implemented in 2010:

- Elimination of lifetime and unreasonable annual caps or limits on healthcare reimbursement with annual limitations prohibited by 2014.
- Provide assistance for the uninsured with pre-existing conditions and prohibit denial of insurance coverage for pre-existing conditions for children.
- A temporary national high risk pool for health insurance will be developed for individuals with pre-existing conditions who have no insurance.
- Extend dependent coverage up to age 26.
- Establish www.healthcare.gov for consumers to access information about healthcare insurance and small business tax credits for healthcare insurance.
- Create a reinsurance program for retirees who are not yet eligible for Medicare.

- 2) Discuss two revenue provisions of the PPACA. Do you think they are fair? ANSWER. P. 35-36

Title IX–Revenue Provisions

- Requires employers to report on the employee annual W-2 form, the value of the health insurance benefit coverage provided by the employer. An excise tax will be levied on expensive employer health insurance plans.
- An annual flat fee is imposed on the branded prescription pharmaceutical companies and exporters, medical device manufacturing industry and the health insurance providers, according to market share.
- Establishment of a **cafeteria plan** for healthcare benefits to employees which enables them to select different benefits based on current lifestyle.
- Excise tax on indoor tanning services

3) What is the purpose of the Physician Compare website? Do you think it is a valuable tool?

Why or why not? ANSWER p. 36

The Physician Compare website is established to help consumers find out which physicians accept Medicare, specialty, and location of their services. P. 36

4) What was the purpose of the reinsurance program? ANSWER p. 31

Also, a government temporary **reinsurance program** for employers who provide coverage to retirees over age 55 who are not yet eligible for Medicare will reimburse the employer 80% of the retiree claims of \$50,000–\$90,000. This program will be end when individuals will be able to purchase health care insurance will be in place through the Health Insurance Marketplaces and retirees not yet eligible for Medicare can buy their own insurance.