

Test Bank for Health Insurance Today 7th Beik

Chapter 02: Tools of the Trade: A Career as a Health (Medical) Insurance Professional

Beik: Health Insurance Today: A Practical Approach, 7th Edition

MULTIPLE CHOICE

1. Understanding what you read is called
 - a. application.
 - b. comprehension.
 - c. communication.
 - d. interpretation.

ANS: B TOP: Required Skills and Interests

2. Sending and receiving information through mutually understood methods is called
 - a. application.
 - b. comprehension.
 - c. communication.
 - d. interpretation.

ANS: C TOP: Required Skills and Interests

3. When you stick with a task until it is completed, you are
 - a. diligent.
 - b. reticent.
 - c. obstinate.
 - d. obedient.

ANS: A TOP: Preparation

4. When you have honest, ethical, and moral principles, you are said to have
 - a. objectivity.
 - b. practicality.
 - c. flexibility.
 - d. integrity.

ANS: D TOP: Preparation

5. If you are not influenced by personal feelings, biases, or prejudice, you have
 - a. objectivity.
 - b. practicality.
 - c. flexibility.
 - d. integrity.

ANS: A TOP: Preparation

6. To write down important lecture facts in one's own words is called
 - a. outlining.
 - b. plagiarizing.
 - c. documenting.
 - d. paraphrasing.

ANS: D TOP: Preparation

7. Organizing daily responsibilities according to their importance is called
- colonizing.
 - multitasking.
 - prioritizing.
 - categorizing.

ANS: C TOP: Preparation

8. College entry-level skills necessary for success as a health insurance professional include all of the following, except
- coding.
 - basic business math.
 - English and grammar skills.
 - keyboarding and computer skills.

ANS: A TOP: Required Skills and Interests

9. Success in getting the most out of one's education and optimizing career potential facilitates
- lifelong learning.
 - autonomy.
 - career identity.
 - individuality.

ANS: A TOP: Preparation

10. In order to develop effective study skills, it is suggested that students generate a _____ chart.
- career objective
 - time management
 - professional education
 - goal-oriented

ANS: B TOP: Preparation

11. The nationally recognized job title for individuals who specialize in medical insurance claims submission is
- insurance billing specialist.
 - health insurance professional.
 - health information technician.
 - none; there is no nationally recognized title.

ANS: D TOP: Job Duties and Responsibilities

12. One method of enhancing one's career as a health insurance professional is to acquire
- certification.
 - nationalization.
 - legalization.
 - specialization.

ANS: A TOP: Your Future as a Health Insurance Professional

13. Many of those who work in healthcare say the most important reward is

- a. earning a good salary.
- b. getting promoted.
- c. becoming certified.
- d. helping people.

ANS: D TOP: Rewards

14. Career opportunities for a health insurance professional include
- a. physician's offices.
 - b. healthcare organizations.
 - c. nursing homes.
 - d. all of the above.

ANS: D TOP: Education

15. In this chapter, experts in generating, submitting, and tracking insurance claims are referred to as
- a. medical assistants.
 - b. health insurance professionals.
 - c. medical office specialists.
 - d. physicians' assistants.

ANS: B TOP: Your Future as a Health Insurance Professional

16. The focus of the health insurance professional's career is
- a. the insurance claim.
 - b. becoming certified.
 - c. patient account collections.
 - d. medical records documentation.

ANS: A TOP: Career Focus for the Health Insurance Professional

17. The newest version of HIPAA's standard for filing electronic claims is
- a. CMS-1500.
 - b. AXC4.
 - c. Version 5010.
 - d. 4010A1.

ANS: C TOP: Electronic Claims

18. The compliance date for all covered entities to convert to the new ICD-10 diagnostic coding system was
- a. 2012.
 - b. 2013.
 - c. 2015.
 - d. 2020.

ANS: C TOP: Electronic Claims

19. When a covered entity can clearly demonstrate the ability to successfully create and receive compliant transactions using the new 5010 version, it is said to have
- a. preliminary endorsement.
 - b. appropriate acquisition.

- c. Level I compliance.
- d. compatibility.

ANS: C

TOP: Electronic Claims

MULTIPLE RESPONSE

1. Select the types of business entities that typically hire health insurance professionals. (*Select all that apply.*)
 - a. Physician's or dentist's offices
 - b. Law firms
 - c. Nursing homes
 - d. Fitness Centers
 - e. Physical therapy and rehabilitation centers
 - f. Insurance companies
 - g. Health maintenance organizations (HMOs)
 - h. Restaurants

ANS: A, C, E, F, G

TOP: What to Expect as a Health Insurance Professional

2. Select the typical job responsibilities of a health insurance specialist. (*Select all that apply.*)
 - a. Scheduling appointments
 - b. Performing bookkeeping and other administrative duties
 - c. Explaining insurance benefits to patients
 - d. Collecting laboratory specimens
 - e. Adhering to each insurance carrier's guidelines
 - f. Documenting all activities using correct techniques and medical terminology
 - g. Keeping current on coding and compliance
 - h. Assisting with procedures

ANS: A, B, C, E, F, G

TOP: Job Duties and Responsibilities

3. Name the areas of certification available to the health insurance professional. (*Select all that apply.*)
 - a. Certified Medical Assistant
 - b. Registered Medical Assistant
 - c. Professional Association of Healthcare Coding Specialists
 - d. American Academy of Professional Coders (AAPC)
 - e. Certified Professional Coder (CPC)
 - f. Certified Professional Coder for Hospitals (CPC-H)
 - g. American Health Information Management Association (AHIMA)
 - h. Certified Coding Specialist (CCS)

ANS: A, B, C, D, E, F, G, H

TOP: Certification Possibilities

4. Select the on-the-job skills that a health insurance professional should possess. (*Select all that apply.*)
 - a. Pay attention to detail
 - b. Be able to perform a venipuncture
 - c. Work independently without supervision
 - d. Understand the need for and possess a strong sense of professional ethics

- e. Understand the need for and possess strong people skills
- f. Demonstrate patience and an even temperament
- g. Be able to accurately perform a blood pressure
- h. Be organized but flexible

ANS: A, C, D, E, F, G, H

TOP: Preparation

5. Select the recommended steps listed in this chapter for pursuing and becoming successful in a career as a health insurance professional. (*Select all that apply.*)
- a. Research duties and responsibilities
 - b. Enroll in a formal training program
 - c. Become certified
 - d. Obtain employment
 - e. Learn and perform your job duties
 - f. Post payments
 - g. Report denied charges to coding specialist
 - h. Generate and maintain an insurance log

ANS: A, B, C, D, E, F, G, H

TOP: What to Expect as a Health Insurance Professional

TRUE/FALSE

1. The ability to effectively perform one's job without direct supervision is called autonomy.

ANS: T

TOP: Job Duties and Responsibilities

2. Professional ethics are moral principles that are associated with a specific vocation.

ANS: T

TOP: Preparation

3. Advancement opportunities as a health insurance professional are relatively limited.

ANS: F

TOP: Occupational Trends and Future Outlook

4. Health insurance professionals can enhance their career by becoming certified.

ANS: T

TOP: Your Future as a Health Insurance Professional

5. The basic goal of a health insurance professional is to ensure that providers and patients get paid correctly in a timely manner.

ANS: T

TOP: Your Future as a Health Insurance Professional

6. There are as many different insurance claim forms as there are insurance companies.

ANS: F

TOP: CMS-1500 (02/12) Universal Paper Form

7. Certification is the culmination of a process of formal recognition of the competence possessed by an individual in a specific area.

ANS: T

TOP: Certification Possibilities

8. One can typically expect to perform various duties when one becomes a health insurance professional.

ANS: T TOP: Job Duties and Responsibilities

9. The nationally recognized title for a health insurance professional is “insurance biller/coder.”

ANS: F TOP: Job Duties and Responsibilities

10. Computers have dramatically changed the face of health insurance.

ANS: T TOP: Certification Possibilities

11. Health insurance professionals are currently in high demand in the United States.

ANS: T TOP: Your Future as a Health Insurance Professional

12. HIPAA has created an opportunity for the healthcare industry to move from paper claim transactions to electronic transactions using one national standard format.

ANS: T TOP: Occupational Trends and Future Outlook

13. Healthcare providers in this country rely heavily on health insurance professionals.

ANS: T TOP: Occupational Trends and Future Outlook

14. CMS mandates that insurance claims be submitted electronically using a specific format; however, there are exceptions to this rule.

ANS: T TOP: Electronic Claims

15. The change to the HIPAA transaction standards was made to better accommodate the ICD-9-CM codes.

ANS: F TOP: Electronic Claims