

**Test Bank for Health Care Finance
Economics and Policy for Nurses - A
Foundational Guide 2nd Rambur**

Health Care Finance, Economics, and Policy for Nurses

A Foundational Guide

Second Edition

Betty Rambur, PhD, RN, FAAN



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Final Exam Test Bank

1. For most *privately* insured Americans, health insurance is:
 - a. Employer based
 - b. Financed by the government
 - c. Privately purchased
 - d. None of the above
2. The role of the federal government in the U.S. health care system is:
 - a. Regulator
 - b. Major financer
 - c. Medicaid reimbursement rate setter
 - d. All of the above
3. A truly free market in health care would require:
 - a. Adequate information for patients
 - b. Independent actions between buyers (patients) and sellers (providers)
 - c. Unencumbered interaction of the forces of supply and demand
 - d. All of the above
4. In 1965, Medicare was created as:
 - a. A program to ensure health insurance coverage for the poor
 - b. A program to reimburse hospitals for care of those over 65 and those with disabilities
 - c. An insurance program that focuses on those with disabilities
 - d. An entitlement program for those 65 and above that provides health insurance
5. Health care in the United States:
 - a. Has emphasized intensive, high-technology care
 - b. Reimbursed primary care providers at a higher rate than specialists
 - c. Focused on community-based care rather than acute care
 - d. All of the above
6. Big data:
 - a. Is the term used for medical records in patient-centered medical homes
 - b. Is synonymous with the term *value-based data*
 - c. Uses a variety of data sources
 - d. All of the above
7. All of the following are examples of cost sharing EXCEPT:
 - a. Deductibles that must be reached before insurance will reimburse providers
 - b. Copayments that must be paid at each provider visit