



# BRAINWARE UNIVERSITY

Term End Examination 2022

Programme – BBA(HM)-2020

Course Name – Health Insurance and Medical Tourism

Course Code - BBAHMD502

( Semester V )

Full Marks : 60

Time : 2:30 Hours

[The figure in the margin indicates full marks. Candidates are required to give their answers in their own words as far as practicable.]

## Group-A

(Multiple Choice Type Question)

1 x 15=15

1. Choose the correct alternative from the following :

- (i) Is a health insurance premium something you must pay every month, regardless of whether you use health care services, or do you only have to pay your health insurance premium during months when you use health care services?
- a) must pay every month, regardless of whether you use services.      b) Only have to pay in months when you use health care services.
- c) Both a and b are correct      d) Donot know.
- (ii) Which of the following is the best definition of the term annual health insurance deductible?"
- a) The amount that is deducted from your paycheck each year to pay for your policy.      b) The amount of health expenses you can subtract from income on your yearly tax return.
- c) The amount of covered health care expenses you must pay yourself each year before your insurance will begin to pay.      d) None of the above
- (iii) \_\_\_\_\_ refers to a hospital /healthcare provider enlisted by an insurer to provide medical services to an insured on payment by cashless facility.
- a) Network provider      b) Daycare centre
- c) Third party administrator      d) None of these
- (iv) IRDA Act was passed in which year by the Government of India?
- a) 1992      b) 2002
- c) 2000      d) 1999
- (v) What is the FDI limit in the Insurance sector?
- a) 26%      b) 49%
- c) 100%      d) 74%
- (vi) Which of the following best describes a health insurance formulary?"
- a) The form you send to your insurance company when you need to have a medical bill paid.      b) The name for permission you must get from your insurance company before surgery will be covered.
- c) The list of prescription drugs your health      d) None of the above

- plan will cover.
- (vii) Select the expanded form of SA as commonly used in life insurance
- a) Sum Assured  
b) Surrender of Assurance  
c) Supplementary Assurance  
d) Stamp Act
- (viii) On what grounds you cannot claim compensation from the product manufacturer?
- a) Manufacturing Defect  
b) Defect in design  
c) Deviation from specification  
d) Damaged by consumer
- (ix) The consumer has the right to get compensation against unfair trade practices under right to
- a) Right to choose  
b) Right to seek redressal  
c) Right to safety  
d) Right to safety
- (x) Consider the following 3 statements: 1. The judiciary is within the purview of Lokpal/Lokayukta in India 2. In New Zealand, the judiciary is NOT within the purview of the Parliamentary Commissioner for Investigation 3. In Sweden, the judiciary is NOT within the purview of the Ombudsman system Which of the above statement/s is/are true?
- a) Only 1 and 3  
b) Only 2 and 3  
c) Only 2  
d) All are true
- (xi) What is the maximum amount of award that Insurance Ombudsman can pass?
- a) Rs 10 lakhs  
b) Rs 20 lakhs  
c) Rs 30 lakhs  
d) Rs 40 lakhs
- (xii) Which of the following terms matches closest with Family Floater?
- a) Health insurance  
b) Property insurance  
c) Accidental injury  
d) Consequential loss
- (xiii) . \_\_\_\_\_ is a voluntary termination of the contract by the policy holders.
- a) Report  
b) Surrender  
c) Prospectus  
d) Cover note
- (xiv) Which of the following involves proportionate sharing of the insurance among more than one insurer?
- a) Premium  
b) Cover note  
c) Reinsurance  
d) Co-insurance
- (xv) Which of the following intermediaries do not require IRDA license/ approval to operate in India?
- a) Insurance Brokers  
b) Insurance Agents  
c) Third Party Administrators  
d) All the above intermediaries require IRDA license/ approval

### Group-B

(Short Answer Type Questions)

3 x 5=15

2. Discuss maternity benefit under ESI act. (3)
3. Discuss the advantages of medical tourism? (3)
4. At the Time of an Emergency Hospitalization, Whom Should we Call? (3)
5. How do you get health insurance? (3)
6. Discuss the global scenario of medical tourism. (3)

OR

Insurance documents is a contract, Explain (3)

### Group-C

(Long Answer Type Questions)

5 x 6=30

7. what do you mean Grievance redressal mechanism? (5)
8. Classify health insurance. (5)
9. Discuss the importance & benefits of medical tourism.(Probable duplicate) (5)

- 10. Discuss IRDA guidelines on standardization in health insurance. (5)
- 11. Discuss the role of ombudsman. (5)
- 12. " insurance as a tool for managing risk." Justify. (5)

**OR**

Evaluate the role of marketing in medical tourism? (5)

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