

Unit Two - Law and Order

Review Questions—Healthcare Systems

Select six of the following questions to respond to. Answer on a separate page.

1. What 5 factors do you define as quality in health care? What 5 factors do you define as value in health care? Which relate to customer service? Why are these important to you?
2. How have the 7 Sins of Service influenced your desire or decision to seek care from a health care agency (if no experience with a health care agency, then consider how they have influenced your choice of stores or other kinds of service organizations). Approximately how many people did you tell about your “bad” experience with that organization?
3. A new patient is telling you how upset he is about a change in his insurance. His company changed from a private insurance to an HMO. The patient is very agitated and worried because the system is new to him. Why do you think the patient is so agitated? What can you do to reassure him?
4. Name each of the following federal agencies and briefly describe its function:
 - a. CDC
 - b. FDA
 - c. NIH
 - d. OSHA
 - e. DHHS (U.S.)
 - f. WHO
5. What does the term “deductible” mean on health insurance policies? Co-insurance? Co-payment?
6. Why is it important for every health care worker to understand the health care delivery system model?
7. Review the alternative/complementary therapies. Identify two therapies that you feel would be beneficial and explain why you think they might be effective.
8. Is health care a right or a privilege in America today? Discuss your reasons.
9. Select two of the following types of health care payment methods and discuss briefly how they work in terms of paying for health care – Medicare, Medicaid, HMO, Worker’s Compensation, Military Health Care, Private Insurance Companies.
10. Discuss the pros and cons of a national health care system and briefly outline your personal plan for a national health care system.

Unit Two - Law and Order

Review Questions—Healthcare Systems - KEY

1. What 5 factors do you define as quality in health care? What 5 factors do you define as value in health care? Which relate to customer service? Why are these important to you?

Quality in health care is defined as a characteristic, property or attribute as belonging to or distinguishing a thing. Student responses will vary based on what each personally defines as quality.

Value in health care is defined as the relative worth, merit or importance; monetary or material worth; considering respect to worth, excellence, usefulness, or importance. Student responses will vary based on what each personally defines as value. Response may include dignity, service, excellence, respect, and honesty.

Customer service is to satisfy the customer with the quality of care provided. Satisfaction will be based on each person values found within health care. The relation to customer service will vary with each individual response.

2. How have the 7 Sins of Service influenced your desire or decision to seek care from a health care agency (if no experience with a health care agency, then consider how they have influenced your choice of stores or other kinds of service organizations). Approximately how many people did you tell about your “bad” experience with that organization?

The seven sins of service are apathy, brush-off, coldness, condescension, robotism, rulebook, and runaround. These are key criteria that customers use to explain why they lost loyalty to a particular service provider. Application of the seven sins in the question will vary depending on experience they have had with in the health care system.

3. A new patient is telling you how upset he is about a change in his insurance. His company changed from a private insurance to an HMO. The patient is very agitated and worried because the system is new to him. Why do you think the patient is so agitated? What can you do to reassure him?

Private insurance covers a percentage of the cost of covered medical care and the subscriber pays the remainder as well as costs outside the agreed policy. A subscriber to private insurance can go to any provider or facility within the policy.

An HMO is an organization that provides the delivery of hospital, physician, and other health care services to an enrolled population (members) for a fixed sum of money.

Members must obtain care from the HMO.

The students should use this information to respond to the patient’s agitation. Answers will vary.

4. Federal Agencies

- a. CDC: Center for Disease Control & Prevention – Monitors and prevents the outbreak of diseases and ensures the health and safety of the nation.
- b. FDA: Food & Drug Administration – Ensures the safety of foods and cosmetics, and the safety and usefulness of medications and medical devices.
- c. NIH: National Institutes of Health – World’s premier medical research organization.
- d. OSHA: Occupational Safety & Health Administration- Determines, develops, and monitors safe practices for each industry.
- e. DHHS: Department of Health & Human Services – Provides services to needy children and families. Reduces medical errors and cost and improves the quality of health care.
- f. WHO: World Health Organization – International agency sponsored by the United Nations. Direct and coordinate authority on international health.

5. What does the term “deductible” mean on health insurance policies? Co-insurance? Co-payment?

Deductible: Amount paid by the patient for medical services before the policy will begin to pay.

Co-insurance: A specific percentage of expenses shared by the patient and the insurance company.

Co-payment: A specific amount of money a patient pays for a particular service.

6. Why is it important for every health care worker to understand the health care delivery system model?

Health care workers need to understand the health care delivery system model so that the desired outcome can be delivered to the consumer in a way that respects personal value and quality for both the industry and the customer. Answers will vary with each individual response.

7. Review the alternative/complementary therapies. Identify two therapies that you feel would be beneficial and explain why you think they might be effective.

Refer to the alternative/complimentary therapy handout found in Unit 4 for answers and suggestions.

8. Is health care a right or a privilege in America today? Discuss your reasons.

Answers will vary as to health care being a right or a privilege.

9. Select two of the following types of health care payment methods and discuss briefly how they work in terms of paying for health care – Medicare, Medicaid, HMO, Worker’s Compensation, Military Health Care, Private Insurance Companies.

- a. Medicare: Federal program that covers elderly persons over 65 and some transplant patients and those who are permanently disabled. It does not cover all health care expenses and may have premiums and deductibles.
- b. Medicaid: State administered program that covers lower income people and those with very high medical bills. It covers only basic medical services and has no co-payment or deductibles.
- c. HMO: Health Maintenance Organization provides health care services to an enrolled population for a fixed sum of money. Members must obtain care from the HMO.
- d. Worker’s Compensation: Payment and care provided to an individual who is injured on the job.
- e. Military Health Care: U.S. government provided health care benefits for families of current military personnel, retired military personnel, and veterans. This is not an insurance plan.
- f. Private insurance companies: People who purchase their own medical insurance, generally it is more expensive than to be part of a group insurance plan.

10. Discuss the pros and cons of a national health care system and briefly outline your personal plan for a national health care system.

National health care system is a mixture of public and private programs with enormous gaps in the insurance coverage available and the level of benefits to people of similar circumstance. The answers will vary on the pros and cons of national health care and the outline of their personal plan for a national health care system.