



AMREF INTERNATIONAL UNIVERSITY  
SCHOOL OF PUBLIC HEALTH  
DEPARTMENT OF HEALTH SYSTEMS MANAGEMENT AND DEVELOPMENT  
BACHELOR OF SCIENCE IN HEALTH SYSTEMS MANAGEMENT AND  
DEVELOPMENT

END OF SEMESTER EXAMINATION DECEMBER 2024

HMD 225 HEALTH RISK AND INSURANCE MANAGEMENT

TIME: Two Hours

Date : 4<sup>th</sup> December 2024

TIME : Two (2) Hours Start-9.00am End 11.00Pm

INSTRUCTIONS TO CANDIDATES

- 1) This exam is out of 70 marks
- 2) Section-A is compulsory with a Total of 30 Marks
- 3) Answer any TWO (2) questions in Section B
- 4) DO NOT WRITE ON THE QUESTION PAPER

*Read carefully the additional instructions preceding each section.*

**Section A- 30 Marks answer all questions**

1. Instructions: Match each term in Column A with the correct definition in Column B by writing the letter of the definition next to the corresponding number(5Marks)

Column A: Terms

1. Premium
2. Deductible
3. Copayment
4. Out-of-Pocket Maximum
5. Provider Network

Column B: Definitions

- A. The maximum amount you will pay for covered health care services in a plan year before your insurance starts to pay 100%.
- B. A fixed amount you pay for a covered health care service, usually when you receive the service.
- C. The monthly fee you pay to maintain your health insurance coverage, regardless of whether you use medical services.
- D. The amount you must pay out of pocket for covered health care services before your insurance begins to pay.
- E. A group of healthcare providers that have agreed to provide services at reduced rates to members of a specific health plan.

A	B
1	
2	
3	
4	
5	

2. Enumerate seven risk in health care (7Marks)
3. Outline four factors that can lead may deny a client insurance coverage(6Marks)
4. outline four risks in a clinical set or hospital (6Marks)
5. Outline four factors that typically influence the cost of health insurance premiums (6 Marks)

**Section B- Answer two questions**

40 Marks

6. Discuss five principles in health insurance (20Marks)
7. Discuss five importance of health insurance to a population (20Marks)
8. Discuss five challenges that manifested in the migration from national social security fund to NSSF to SHA social health authority (20Marks)