



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 APRIL 2025.
HMD 225 - HEALTH RISK AND INSURANCE MANAGEMENT

TIME: Two Hours

Date: 9th April 2025

TIME :Two (2) Hours Start 4.30Pm End 6.30PM

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

Read carefully the additional instructions preceding each section.

Section A

1. Read the case below to answer the questions below

Background:

A regional hospital network, comprising five hospitals and over 1,000 health managers, identified a growing need to address the health and well-being of its managerial staff. Health managers, including department heads, administrators, and operational leaders, face high levels of stress, long working hours, and exposure to workplace hazards, such as infectious diseases and burnout. Despite their critical role in ensuring the smooth functioning of healthcare services, the hospital network lacked a comprehensive health and risk insurance program tailored to their unique needs.

The hospital network's leadership recognized that neglecting the health and safety of health managers could lead to decreased productivity, high turnover rates, and increased costs associated with absenteeism and recruitment. To address this, the hospital decided to design and implement a health and risk insurance program specifically for health managers. The hospital network partnered with a leading insurance provider to design a customized health and risk insurance program. The program included the following components:

- a) List four key objectives that the implementors will need to develop. (4 Marks)
 - b) Outline four challenges that the implementors may encounter. (4 Marks)
 - c) Highlight five components that the leading insurance company needs to adopt to provide prompt insurance and health services to its new clients. (5 Marks)
2. Outline five risks that can occur in a hospital setup. (5Marks)
 3. Outline four steps in risk management (4marks)
 4. Highlight four activities to manage clinical risks (4Marks)
 5. Outline 4 types of health insurance . (4Marks)

Section B- 40 Marks

Answer any two

6. Discuss five reasons why taking insurance is important for a hospital.(20Marks)
7. Explain the seven principles that govern insurance (20Marks)
8. Discuss the role of insurance in providing universal health care(20Marks)

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