Chapter 1 Test Bank

Multiple Choice

1. The Patient Protection and Affordable Car Act was passed in what year?
2. 2010
3. 2011
4. 2012
5. 2014

**Answer a**

1. The ACA is expected to extend health insurance coverage to
2. 17 million
3. 25 million
4. 32 million
5. 45 million

**Answer c**

1. The origins of ACA can be traced to all but one of the following events.
2. The growth of managed care
3. Democrat and Republican commitment to ACA
4. Failure of the Clinton Administration’s proposal
5. Massachusetts health reform in 2006

**Answer b**

1. The Supreme Court found the mandatory aspect or Medicaid expansion to be
2. Constitutional
3. Excessively punitive
4. Supportive
5. Compromising

**Answer b**

1. The personal share of an insurance premium under ACA is
2. A flat rate
3. Each insured pledges a fair share
4. Determined by a sliding scale based on income
5. Set by each state

**Answer c**

1. Failure to comply with the individual mandate for ACA results in
2. Bonus each year
3. More coverage for citizens and immigrants
4. Tax credit
5. Pay a tax based on a formula

**Answer d**

1. Regulated markets for purchasing private insurance with subsidies include
2. Individual market exchanges
3. Small Business Health Options Program Exchanges
4. Qualified Health Plans with Essential Health Benefits
5. All of the above

**Answer d**

1. Market reforms include
2. Coverage of adult children up to their 26 birthday
3. Preventive services with no co-pays
4. Preexisting conditions exclusions
5. A & B

**Answer d**

1. ACA modified community rating requirements limit characteristics to
2. Age
3. Tobacco use
4. Family size
5. All of the above

**Answer d**

1. The future direction of the ACA will not likely impact
2. Medicare
3. Hospitals
4. Employers
5. Medicaid

**Answer a**

True/False

1. President Clinton successfully passed initial healthcare legislation in 1996. True or False

**False**

1. The ACA is considered the most significant piece of legislation since 1965. True or False

**True**

1. The recession in 1990 impacted the number of Americans with health insurance coverage. True or False

**True**

1. Under ACA Medicaid will expand. True or False

**True**

1. Preexisting conditions exclusions have been upheld by ACA. True or False

**False**

1. HIPAA imposed limits on the durations of preexisting conditions exclusions in the group market. True or False

**True**

1. Medicare is likely to be unaffected by the ACA. True or False

**True**

1. Employers will drop health insurance coverage for employees by 2016. True or False

**False**

1. Geographic region within a state is a community rating requirement under ACA for insurers. True or False

**True**

1. Physician supply adequacy under ACA is a concern. True or False

**True**