
CEBS: GBA 2, MODULE 1 STUDY GUIDE

Basic assumption of free markets - Answers :Rational consumers will make informed decisions about value, quality and price, while producers meeting consumers' demands will be rewarded with market share and profit.

Benefits of free markets - Answers :People who do not like their provider or health plan should be able to "vote with their feet" and select other options. The theory is that choice empowers consumers, regulates producers and, under the right conditions, drives efficiency.

Ways in which health care does not function like a free market - Answers :The health care market has significant asymmetry in information between consumers, providers and insurers. Additionally, moral hazard is a problem because the marginal cost of covered care is zero, causing some to over consume medical care. Research also indicates that many consumers choose their doctors initially by convenience, accessibility or recommendation from a friend or relative. Cost has also been shown to be lower on a priority scale for choosing a provider.

Bounded Rationality - Answers :the rational consumer is only functional up to a certain point, in which their choices are constrained or bound by limited knowledge and an understanding of available choices

Initiatives that purport to use market forces to increase efficiency - Answers :(a) Employers are offering more high-deductible plans with some as high as \$10,000. These plans, often paired with health savings accounts (HSAs) are coupled with the idea of transparency, or making more information available to the consumer on cost and quality. The idea is that consumers will have more "skin in the game" and be more prudent purchasers of care with their own money.

(b) The Affordable Care Act (ACA) is creating marketplaces that employ a form of managed competition where standardized health plans compete on cost and quality.

(c) Public Medicaid and Medicare programs are moving toward requiring or making choices available for managed care products that structure care within provider networks.

U.S. Programs for obtaining health insurance & percentage of population covered - Answers :The largest portion of Americans, 48%, receive health insurance through an employer, 16% through Medicaid and 15% through Medicare, and 6% purchase insurance on their own. 15% are uninsured

How did ACA change Medicare? - Answers :ACA expanded Medicare's wellness and prevention benefits, improved prescription

Cebs Learning Guide

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Life, Health and Other Group Benefit Programs Learning Guide, 1986-01-01 **Accounting and Information Systems Learning Guide** International Foundation of Employee Benefit Plans, 1984 Employee Benefits Wharton School, Wharton School Staff, 1996-12-01 Management Principles Certified Employee Benefit Specialist Program, Wharton School, International Foundation of Employee Benefit Plans, 1984 **Americas: Study Guide** Bernadette M. Orr, Bárbara Cruz, 1993 The study guide bridges all course components and lists the learning objectives of each of the course units Each chapter corresponds directly to one of the 13 course units The first two chapters provide essential background on the series themes including general history and geography The succeeding 10 chapters follow the progression of the television series expanding on the material covered in the programs and providing cross references for textbook assignments The final unit sums up the main points presented in the television course and reviews students knowledge Each chapter of the study guide begins with a brief unit summary followed by a list of critical thinking questions that address the learning objectives and an overview that integrates the program with the readings In addition each study guide chapter includes a glossary of key English Spanish and Portuguese words with pronunciations learning objectives self test questions and references to books films and other activities **The Guide To Becoming An Employee Benefits Know It All** Denise Perkins, 2023-07-24 This Guide is chock full of resources information and real life examples selected to assist new and developing employee benefit and HR professionals learn about and confidently manage workplace employee benefit programs Instead of providing summaries of employee benefit statutes and regulations this Guide focuses on where to find reliable sources to interpret and implement them There are also real life examples of the challenges and triumphs of administering workplace benefits including leaves of absence claim disputes benefit plan communication and more Employee benefit professionals learn their craft on the job and with the help of the occasional seminar or certification course However this approach to learning is slow At its worst it can perpetuate misinformation and misunderstanding New and developing employee benefit professionals can learn from the real world challenges and triumphs of seasoned benefit pros to fill in the gaps in knowledge of real life employee benefit administration It also includes 6 Bonus Documents Microsoft Word and Excel templates to calculate premium changes adjust benefit deductions create personalized compensation statements and COBRA notices and use pivot tables and VLOOKUP to take your benefits game to the next level Lastly an Instructors Guide is available to colleges and universities to teach the concepts outlined throughout the book This separate Guide includes an in class discussion outline for each book chapter and group and independent class assignments **Management Principles** International Foundation of Employee Benefit Plans, 1982 *The National Guide to Educational Credit for Training Programs* American Council on Education, 2005 Highlights over 6 000 educational programs offered by business labor unions schools training suppliers professional and voluntary associations and government agencies *Teaching in English in higher education* Vera

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