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## 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

**M Walker**



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koperasi simpan pinjam maju bersama riana primer kabupaten kota simpan pinjam 388 33221xxxxxxx koperasi konsumen

pokdarwis ceria joss primer kabupaten kota konsumen 389 33221xxxxxxx

*produk koperasi maju koperasi maju* - Sep 27 2021

web koperasi simpan pinjam ksp maju wijaya memberikan pelayanan terbaik bagi anda dengan jam operasional sebagai berikut senin jumat 08 00 17 00 wib sabtu minggu dan hari besar libur

ini pengertian koperasi simpan pinjam dan fungsinya - Jun 17 2023

web mar 9 2022 di indonesia ada satu jenis koperasi yang lazim ditemukan yakni koperasi simpan pinjam ksp secara ringkas koperasi simpan pinjam merupakan lembaga keuangan bukan bank dengan kegiatan usaha menerima simpanan dan memberikan pinjaman uang kepada anggotanya

**koperasi simpan pinjam ini definisi fungsi dan perannya** - Jan 12 2023

web mar 17 2022 koperasi simpan pinjam adalah lembaga keuangan mikro yang kegiatan usahanya berupa penerimaan simpanan dan pemberian pinjaman modal hal ini sesuai dengan yang tercantum pada peraturan pemerintah no 9 tahun 1995 pasal 19 yang menjelaskan bahwa dua kegiatan utama koperasi simpan pinjam yaitu menghimpun