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UNIVERSITY EXAMINATIONS 2023/2024

FOURTH YEAR SECOND SEMESTER EXAMINATION FOR THE DEGREE OF
BACHELOR OF SCIENCE IN HEALTH SYSTEM MANAGEMENT

NNH 3450: HEALTH RISK AND INSURANCE MANAGEMENT

DATE: APRIL 2024

TIME: 2 HOURS

INSTRUCTIONS: ANSWER QUESTION ONE AND ANY OTHER TWO

QUESTION ONE (30 MARKS)

- a) Differentiate between insurance coverage limits and capitation (2marks)
- b) Describe the domains of health risk insurance (10marks)
- c) Outline the steps in risk management process (5marks)
- d) Outline the methods of risk analysis in health insurance (3marks)
- e) Explain the factors contributing to low enrolment on social health insurance(5marks)
- f) State factors to consider when undertaking a health insurance cover (5marks)

QUESTION TWO (20MARKS)

- a) Explain the categories of risk management in the insurance industry (10marks)
- b) Explain the factors that contributed to unsuccessful implementation of Universal Health coverage in Kenya (10marks)

QUESTION THREE (20MARKS)

- a) Explain the importance of healthcare insurance cover in the developing countries (10marks)
- b) Outline the roles of a risk manager in the insurance industry (10marks)



MUST is ISO 9001:2015 and



ISO/IEC 27001:2013 CERTIFIED

QUESTION FOUR(20MARKS)

Describe the challenges encountered in the health insurance industry in the developing countries, citing mitigation strategies to address the same (20marks)



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