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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

**International Foundation of Employee  
Benefit Plans, Wharton School, Certified  
Employee Benefit Specialist Program**

## Cebs Learning Guide:

**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 *Management Principles* Certified Employee Benefit Specialist Program, Wharton School, International Foundation of Employee Benefit Plans, 1984 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 **Management Principles** International Foundation of Employee Benefit Plans, 1982 Contemporary Benefit Issues and Administration, **Asset Management**, 1984-01-01 Contemporary Benefit Issues and Administration, 1979-01-01 Contemporary Benefit Issues and Administration International Foundation of Employee Benefit Plans, 1981-01-01 **Life, Health and Other Group Benefit Programs** International Foundation of Employee Benefit Plans, Wharton School, Certified Employee Benefit Specialist Program, 1983 *Contemporary Legal Environment of Employee Benefit Plans*, 1981-01-01 *Employee Benefit Plans and the Economy* International Foundation of Employee Benefit Plans, 1983-01-01 *Pension Plans* International Foundation of Employee Benefit Plans, Wharton School, Certified Employee Benefit Specialist Program, 1979-01-01 **Employee Benefits** Wharton School, Wharton School Staff, 1996-12-01 **Employee Benefit Plans and the Economy** International Foundation of Employee Benefit Plans, 1979-01-01 **Contemporary Legal Environment of Employee Benefit Plans** International Foundation of Employee Benefit Plans, Wharton School, Certified Employee Benefit Specialist Program, 1979-01-01 Contemporary Legal Environment of Employee Benefit Plans International Foundation of Employee Benefit Plans, 1982 Asset Management International Foundation of Employee Benefit Plans, 1982-01-01 *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 **Social Security, Savings Plan and Other Retirement Arrangements** International Foundation of Employee Benefit Plans, Wharton School, Certified Employee Benefit Specialist Program, 1981

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