

AHIP MODULE 2 ACTUAL EXAM 2023-2024 COMPLETE 80 QUESTIONS AND CORRECT DETAILED ANSWERS WITH RATIONALES|ALREADY GRADED A+

Mrs. Lyons is in good health, uses a single prescription, and lives independently in her own home. She is attracted by the idea of maintaining control over a Medical Savings Account (MSA), but is not sure if the plan associated with the account will fit her needs. What specific piece of information about a Medicare MSA plan would it be important for her to know, prior to enrolling in such a plan? -

ANSWER- a. All MSAs cover Part A and Part B benefits, but not Part D prescription drug benefits, which could be obtained by also enrolling in a separate prescription drug plan. Correct

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Which of the following statement is correct about Medicare Savings Account (MSA) Plans?

I. MSAs may have not have a network or may have a full or partial network of providers.

II. MSA plans must cover preventive services that have no cost sharing before the enrollee has met the deductible.

III. An individual who is eligible for health care benefits through the Veteran's Administration may enroll in an MSA.

IV. Non-network providers must accept the same amount that Original Medicare would pay them as payment in full. - ANSWER- b. I, II, and IV only Correct

Mr. Davies is turning 65 next month. He would like to enroll in a Medicare health plan, but does not want to be limited in terms of where he obtains his care. What should you tell him about how a Medicare Cost Plan might fit his needs? - ANSWER- **c. Cost plan enrollees can choose to receive Medicare covered services under the plan's benefits by going to plan network providers and paying plan cost sharing, or may receive services from non-network providers and pay cost-sharing due under Original Medicare. Correct**

For which of the following individuals would a Cost Plan be most appropriate? - ANSWER- **b. Ms. Baker who is enrolled in Medicare Part B and is willing to continue paying Part B premiums plus any plan premiums. Correct**

Which statement best describes PACE plans? - ANSWER- **d. It includes comprehensive medical and social service delivery systems using an interdisciplinary team approach in an adult day health center, supplemented by in-home and referral services. Correct**

Mr. Romero is 64, retiring soon, and considering enrollment in his employer-sponsored retiree group health plan that includes drug coverage with nominal copays. He heard about a neighbor's MA-PD plan that you represent and because he takes numerous prescription drugs, he is considering signing up for it. What should you tell him? - ANSWER- **a. Beneficiaries should check with their employer or union group benefits administrator before changing plans to avoid losing coverage they want to keep. Correct**

Mrs. Walters is enrolled in her state's Medicaid program in addition to Medicare. What should she be aware of when considering enrollment in a Medicare Health Plan? - ANSWER- a. She can enroll in any type of Medicare Advantage (MA) plan except an MA Medical Savings Account (MSA) plan. Correct

Mrs. Andrews asked how a Private Fee-for-Service (PFFS) plan might affect her access to services since she receives some assistance for her health care costs from the State. What should you tell her? - ANSWER- a. Medicaid may provide additional benefits, but Medicaid will coordinate benefits only with Medicaid participating providers. Correct

Mr. Rivera has Qualified Medicare Beneficiary (QMB) eligibility and is thus covered by both Medicare and Medicaid. He decides to enroll in a Medicare Advantage (MA) PPO plan. Later he sees an out-of-network doctor to receive a Medicare covered service. How much may the doctor collect from Mr. Rivera? - ANSWER- a. The doctor may only collect from Mr. Rivera the cost sharing allowable under the state's Medicaid program. Correct

Mr. Lombardi is interested in a Medicare Advantage (MA) PPO plan that you represent. It is one of three plans operated by the same organization in Mr. Lombardi's area. The MA PPO plan does not include drug coverage, but the other two plans do. Mr. Lombardi likes the PPO plan that does not include drug coverage and intends to obtain his drug coverage through a stand-alone Medicare prescription drug plan. What should you tell him about this situation? - ANSWER- c. He could enroll in one of the MA plans that include prescription drug coverage or a Medigap plan and a stand-alone prescription drug plan, but he cannot