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NEXT PAGE Health, Group Life amp. MANAGED CARE

MORNING SESSION 1. (3 points) (a) Explain non-financial uses of reinsurance. (b) Describe limitations of reinsurance. COURSE 8: Fall

2005 -2- GO TO NEXT PAGE Health, Group Life amp. Managed Care 3. (7 points) You are a consulting actuary retained by an

employer group. Following the presentation of renewal rates to the group, you have been asked to attend a meeting to review trend calculations. You are given the following information: #8226.

Incurred claims: \$5,250,000 #8226. The current plan is Plan A, but

the group is considering Plan B: Plan A Plan B Deductible \$250

\$1,500 Coinsurance 20% 30% Value of the member cost sharing

(PMPM) \$50 \$100 amp. Managed Care Questions 4-7 pertain to the

Case Study 4. (7 points) You are the actuary at Wonderful Life and have received a request for proposal from JLB Company (JLB) for a

multi-option health quote effective January 1, 2005. JLB currently offers only a \$100 deductible indemnity plan. Using data found in

Tables MM-2a and MM-2b and the following additional

information: #1048707. Claim amounts in excess of \$50,000 were

\$278,000. #1048707. Wonderful Life ' s PPO network discount is

30%. #1048707. Use of the network reduces utilization by 5% as

compared to indemnity. (a) Discuss pricing considerations in a

multi-option environment. (b) Calculate 2-tier gross premium rates

for a \$100 deductible indemnity option, and a \$500 deductible PPO option, assuming no selection impact. Show your work. (c) Outline considerations if JLB ' s current plan was a managed care plan instead of an indemnity plan. COURSE 8: Fall 2005 -5- GO TO NEXT PAGE Health, Group Life amp. Managed Care Questions 4-7 pertain to the Case Study 100Test 下载频道开通，各类考试题目直接下载。详细请访问 www.100test.com