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CAREMORNING SESSION1. (4 points) You are an actuary for a reinsurance company. A business school professor at a local university has invited you to be a guest lecturer on the topic,

“ Reinsurance Program Management. ” Outline and describe the contents of your presentation, with respect to:i. information a reinsurance company should seek in order to decide whether to offer reinsurance to a customerii. practices a reinsurer should follow to maintain a profitable reinsurance portfolio.2. (5 points) You have been asked by your local Chamber of Commerce to speak on the topic of patient-directed healthcare benefit programs (PDHBs).

(a) Describe key features of the principal types of PDHBs.(b) Contrast variations between types of PDHBs with respect to:i. extent to which consumers perceive money spent as their own when making healthcare cost and value judgments,ii. consumer flexibility in directing the use of employer-provided and personal healthcare funds,iii. extent of employer involvement in plan design and administration.(c) Identify possible changes in the U.S. tax rules that could encourage the use of PDHBs.

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CareMorning SessionQuestions 3 6 pertain to the Case Study4. (6 points) You are an underwriter for Wonderful Life preparing a

proposal for Bailey Industries to replace their current dental plan with a managed dental care plan. Bailey Industries goals are as follows:

- 0. avoid adverse selection
- 1. maintain current employer contributions and plan design

(a) Describe the features for each of the general types of dental benefit delivery systems. (b) Develop a chart ranking the plan types along the following parameters: premium, patient access, benefit richness, cost management, utilization, quality assurance, and fraud potential. (c) Evaluate the possible delivery systems based on Bailey Industries goals and make a recommendation as to a delivery system. Justify your response.

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Health, Group Life & Managed Care Morning Session Questions 3-6 pertain to the Case Study 100 Test

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