

HS 100

Midterm Exam Review

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Overview (Cunningham lectures 1-2)

- Levels of care/prevention
- Types of services
- Cost\$ - expenditures
- # Uninsured, who they are
- Trends in development of health care system, historical milestones
- Characteristics of different systems of care

Overview (cont., lectures 1-2)

- 3 major U.S. health care problems
- 3 criteria for evaluating health services delivery
 - 3 E's, appropriateness
- Importance of health status in understanding health svcs
- Variations
- Disparities
- Impact of U.S. health care development on costs, health status
- Impact of employment-based private health insurance system (i.e., FFS)

Utilization

- Variations
- Disparities
 - health status
 - health care
- Elements of paradigm shift
- Definitions, implications of health concepts
- Health and utilization of health care
- Underuse and Overuse (quality of care problems)

Finance

- Why is healthcare so costly?
- Top 3 sources of financing personal health services
- Top 3 expenditure categories

Insurance Concepts

- Concept of Insurance (uncertain risk)
- Moral Hazard
- Financial Risk
- Adverse Selection
- Community vs. Experience Rating
- Financial Incentive
- Risk Sharing

Hospitals

- Financing
- Types of hospitals
- Types of services
- Relationships to physicians
- Trends in organization, delivery over time

Quality of Care

- Structure, process, outcomes
 - examples
- Appropriateness
 - definition
 - implications
- Types of QOC problems: underuse, over use
- Equity, Effectiveness, Efficiency - applications
- Severity of illness (health status), case-mix adjustment

Access to Care

- Characteristics of the uninsured
- Access problems (vs. quality of care, costs)
- Apply behavioral model of health services utilization
 - Predisposing, enabling, need (individual characteristics)

Managed Care

- Features of managed care arrangements
- Shifting risk to providers and patients
 - Effects on utilization
- Physician (individual) reimbursement in managed care
 - incentive payments
- Perverse incentives in FFS vs. capitation
- Population and preventive care
- Gate-keeping
- Results of research on managed care vs. FFS