

AHIP STUDY GUIDE QUESTIONS

AHIP STUDY GUIDE 2022 (QUESTIONS & ANSWERS) MODULE 1-5

Module 1

1. Ms. Moore plans to retire when she turns 65 in a few months. She is in excellent health and will have considerable income when she retires. She is concerned that her income will make it impossible for her to qualify for Medicare. What could you tell her to address her concern?
 - ★ Medicare is a program for people age 65 or older and those under age 65 with certain disabilities, end-stage renal disease, and Lou Gehrig's disease so she will be eligible for Medicare.
2. Mrs. Chen will be 65 soon, has been a citizen for twelve years, has been employed full time, and paid taxes during that entire period. She is concerned that she will not qualify for coverage under part A because she was not born in the United States. What should you tell her?
 - ★ Most individuals who are citizens and age 65 or over are covered under Part A by virtue of having paid Medicare taxes while working, though some may be covered as a result of paying monthly premiums.
3. Mr. Patel is in good health and is preparing a budget in anticipation of his retirement when he turns 66. He wants to understand the health care costs he might be exposed to under Medicare if he were to require hospitalization as a result of an illness. In general terms, what could you tell him about his costs for inpatient hospital services under Original Medicare?
 - ★ Under Original Medicare, there is a single deductible amount due for the first 60 days of any inpatient hospital stay, after which it converts into a per-day coinsurance amount through day 90. After day 90, he would pay a daily amount up to 60 days over his lifetime, after which he would be responsible for all costs.
4. Mrs. Park is an elderly retiree. Mrs. Park has a low fixed income. What could you tell Mrs. Park that might be of assistance?
 - ★ She should contact her state Medicaid agency to see if she qualifies for one of several programs that can help with Medicare costs for which she is responsible.
5. Mr. Schmidt would like to plan for retirement and has asked you what is covered under Original Fee-for-Service (FFS) Medicare? What could you tell him?
 - ★ Part A, which covers hospital, skilled nursing facility, hospice, and home health services and Part B, which covers professional services such as those provided by a doctor are covered under Original Medicare.
6. Mrs. West wears glasses and dentures and has enjoyed considerable pain relief from arthritis through massage therapy. She is concerned about whether or not Medicare will -cover these items and services. What should you tell her?
 - ★ Medicare does not cover massage therapy, or, in general, glasses or dentures.

15 Ahip Study Guide

James M. Rippe



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Table of Contents 15 Ahip Study Guide

1. Understanding the eBook 15 Ahip Study Guide
 - The Rise of Digital Reading 15 Ahip Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying 15 Ahip Study Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an 15 Ahip Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from 15 Ahip Study Guide
 - Personalized Recommendations
 - 15 Ahip Study Guide User Reviews and Ratings
 - 15 Ahip Study Guide and Bestseller Lists
5. Accessing 15 Ahip Study Guide Free and Paid eBooks

- 15 Ahip Study Guide Public Domain eBooks
- 15 Ahip Study Guide eBook Subscription Services
- 15 Ahip Study Guide Budget-Friendly Options
- 6. Navigating 15 Ahip Study Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - 15 Ahip Study Guide Compatibility with Devices
 - 15 Ahip Study Guide Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of 15 Ahip Study Guide
 - Highlighting and Note-Taking 15 Ahip Study Guide
 - Interactive Elements 15 Ahip Study Guide
- 8. Staying Engaged with 15 Ahip Study Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers 15 Ahip Study Guide
- 9. Balancing eBooks and Physical Books 15 Ahip Study Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection 15 Ahip Study Guide
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine 15 Ahip Study Guide
 - Setting Reading Goals 15 Ahip Study Guide
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of 15 Ahip Study Guide
 - Fact-Checking eBook Content of 15 Ahip Study Guide
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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