
TEST BANK FOR

Beik's Health Insurance Today, 8th Edition 2025 Julie Pepper

Chapter 1-18

Chapter 01: The Origins of Health Insurance

Beik: Health Insurance Today: A Practical Approach, 8th Edition

MULTIPLE CHOICE

1. The business of protecting, through legal means, a person or property against loss or harm is referred to as
 - a. prevention.
 - b. insurance.
 - c. a contract.
 - d. preclusion.

ANS: B

TOP: What is Insurance?

2. Health insurance narrows down undesirable events to
 - a. illnesses and injuries.
 - b. automobile accidents.
 - c. preventive illnesses.
 - d. preexisting conditions.

ANS: A

TOP: What is Insurance?

3. *Securitas* is the Latin term for
 - a. services.
 - b. specialist.
 - c. security.
 - d. success.

ANS: C

TOP: History

4. In the United States, the "birth" of health insurance occurred in
 - a. 1889.
 - b. 1900.
 - c. 1915.
 - d. 1929.

ANS: D

TOP: History

5. The federal healthcare program for the elderly and certain qualifying others is
 - a. Medicare.
 - b. Medicaid.
 - c. Blue Cross.
 - d. health maintenance.

ANS: A

TOP: Metamorphosis of Health Insurance

Health Insurance Today Chapter 18

Mark Steyvers



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