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INSETA - ASSESSMENT QUALITY PARTNER

External Integrated Summative Assessment

EXEMPLAR

HEALTH CARE BENEFITS ADVISOR: QUESTION PAPER

Occupational Certificate - Health Care Benefits Advisor

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SAQA ID: 105030	NQF LEVEL: 5	CREDITS: 102

DATE:		TIME:	09h00-10h30
DURATION:	1 hour (60 minutes)	MARKS:	33
EXAMINER:		MODERATOR:	
INSETA PAPER SERIAL Number		HCB2024/04/25FAPQ	

INSTRUCTIONS TO CANDIDATES:

1. Answer all questions in Section A (15 marks)
2. Answer all questions in Section B (7 marks)
3. Answer all questions in Section C (11 marks)
4. This is a closed book examination.
5. No written material may be brought into the examination room
6. ONLY reference materials supplied with the examination paper may be utilised to answer the questions.
7. The use of a calculator is permitted.
8. Write legibly and neatly.
9. Do not turn over this page until permitted by the invigilator.



SECTION A

HCB2024/04/25FAPQ – Case Study 1

Candidates Are Required to answer **ALL** questions in this section.

HCB2024/04/25-(CS1)

Case study 1

Company Profile:

Company Name: Mining Solutions Ltd.

Industry: Mining and Extractive Industries

Size: Large corporation with over 1,000 employees

Location: Mpumalanga, South Africa

Years in Operation: 30 years

Company Overview:

Mining Solutions Ltd. is one of the largest mining companies in South Africa, specializing in the extraction and processing of precious metals and minerals. They are mainly based in Mpumalanga, but they operate multiple mines and processing facilities across South Africa, and hence employing a large workforce of skilled miners, engineers, technicians, and support staff.

Question 1

1.1 From the knowledge you have about closed and open medical schemes, what would your advice be for this company, should they opt for cover from an open medical scheme or rather have their own closed medical scheme? **[3 Marks]**

1.2 Mining Solutions Ltd. Definitely needs medical scheme cover. From the information provided, do a needs analysis to identify the company's healthcare needs. Thereafter make a recommendation of the cover that should be provided to meet those healthcare needs. **[12 Marks]**

Section A: Total Marks = 15



SECTION B

HCB2024/04/25FAPQ – Short Answer

Candidates Are Required to answer **ALL** questions in this section.

HCB2024/04/25-(SA01)

You have decided to review one of your old clients that has medica scheme cover with your medical scheme. Recommend possible changes that will optimize the current product and ensure that the client remains loyal to the organization. **[7 Marks]**

Section B: Total Marks = 7



SECTION C

HCB2024/04/25FAPQ – Case Study 2

Candidates Are Required to answer **ALL** questions in this section.

HCB2024/04/25-(SA02)

Case Study 2

You are a team manager of a group of Healthcare Advisers. It has come to your attention that 2 advisers might be involved in fraudulent activities. The details are as follows;

Shepherd has been selling products to individuals and businesses on behalf of your medicals scheme. Over time, Shepherd becomes increasingly desperate to meet sales targets and earn commissions as the competition has become tougher from his colleagues. When giving advice, Shepherd exaggerates benefits, understates the costs of cover, and makes false promises to convince clients to sign up for options that do not meet their needs. In other instances, he makes unauthorized changes to client's policies without their consent like upgrading clients to more expensive plans or options, by forging documents or signatures.

Another broker, Prince, who also sells products on behalf of other medicals schemes, came across a client who needs comprehensive medical cover for herself and her family. He convinces Sarah, the client, to purchase a medical scheme plan from a particular provider by promising coverage for services that are not included in the plan. He assures her that certain expensive procedures and medications will be fully covered when, in fact, they are not covered by the plan. Prince then falsifies by inflating Sarah's income and understating her medical history. During the rendering of advice, Prince also did not disclose his commission to Sarah.

Question 3

3.1 Write a formal report that you will have to submit to the disciplinary committee based on your findings about Shepherd and Prince. Explain what is wrong with their actions. **[5 Marks]**

3.2 As the immediate manager, what are your recommendations in this case? **[6 Marks]**

Section C: Total Marks = 11



Overall Question Paper Total = 40

Question 1: Case Study 1 = 15

Question 2: Case Study 2 = 7

Question 3: Case Study 3 = 11

