

## Chapter 02 Becoming a Wise Consumer

### Multiple Choice Questions

1. In 1996, HIPAA was created for the purpose of health care providers to comply with established standards related to patient privacy, health care, fraud and standards for medical records. HIPAA stands for:

- A. Health Insurance Portability and Accountability Act
- B. Healthy Individuals Physical Action Act
- C. Health Individuals and Providers Actions for Alert
- D. Health Insurance Providers and Actions Act

2. The Privacy Rule, established by HIPAA, requires all but:

- A. information on patient privacy rights are provided for individuals
- B. hospitals and private practices adopt privacy procedures
- C. medical information be provided for family members
- D. patient medical records be private and secure

3. Ancillary types of health care practitioners who practice under the supervision of another medical practitioner in which of the following?

- A. osteopathic physicians
- B. physician assistant
- C. psychologists
- D. optometrist

4. Which of the following is not included in the "Consumer Bill of Rights"?

- A. the right to an attorney for legal matters
- B. the right to be informed
- C. the right to respect
- D. the right to be heard

5. Which of the practices listed below is most useful when you need to select a health-care provider?

A. Avoid the advice of women's health groups due to the limited number of physicians in the field of women's health.

B. Use the yellow pages to find the name and number of local physicians.

C. Avoid contacting hospital personnel about recommendations because of promoting their individual physician.

**D.** Ask local friends or relatives to recommend local physicians.

6. Which of the following is not a screening test for generally health women between the ages of 40 and 65?

A. clinical breast exam

**B.** chlamydia test

C. pap smear test

D. blood pressure & heart rate check

7. A physician's assistant (PA) is, by law, able to do all the following **except** \_\_\_\_\_?

**A.** conduct laboratory tests

B. prescribe medication

C. give physical exams

D. provide health counseling

8. Which of the following is not a type of home health test that can be purchased over-the-counter?

A. blood-glucose monitoring test

**B.** migraine headache tests

C. ovulation tests

D. pregnancy tests

9. Complementary and Alternative Medicine is defined as:

- A.** Diverse medical and health care systems, practices, and products that are not presently considered part of conventional Western medicine.
- B. Health care providers who provide health care to lower socio-economically disadvantaged groups of people.
- C. A group of ethnic based providers who treat with conventional means and systems.
- D. A group of diverse medical and health care systems, practices, and products that are considered to be part of conventional medicine.

10. Which of the following is not a reason there are concerns about the use of herbs for treatment and/or healing of diseases or disorders?

- A. Need for scientific proof that herbs heal health problems
- B. Herbs contain hundreds of chemicals and some with unknown side-effects
- C. Herbal medicines are not approved by the FDA
- D.** Patent medicines contain a variety of herbs

11. Acupuncture is recognized by the World Health Organization (WHO) to treat all but one of the following disorders. Which one?

- A.** allergies
- B. muscular disorders
- C. menstrual disorders
- D. stress and tension

12. According to a survey performed in 2004 by the Department of Health and Human Services, what percent of the American public has tried acupuncture?

- A. 2%
- B.** 4%
- C. 50%
- D. 60%

13. Chiropractic medicine is nonscientific medical practices based on the belief that good health depends on:

- A. Quality physical therapy
- B. Consultation with nutritionist
- C. Proper manipulation of the digestive center leading to healing nerves
- D.** Proper functioning of nerve impulse transmission through the nervous system

14. Due to several health problems, Cybil has decided to try massage therapy. What benefit(s) will she likely gain?

- A. Increased mental focus
- B. Decreased emotional stability
- C. Enhanced energy
- D.** Boost to immune system

15. Cosmetic manufacturers must do **all but one** of the following in order to place their beauty-enhancing products on the market. Which one is unnecessary?

- A. list ingredients on label
- B.** obtain premarket approval from the FDA
- C. work in a sanitary environment
- D. test color additives in products

16. Skin care products are developed to help the skin in several ways. Which of the following is **not** used as an additive?

- A. Sunscreen
- B. Alpha-hydroxy acids
- C. Tretinoin
- D.** Melatonin

17. The type of cosmetic surgery that improves sagging of the skin and jowls, reduces a double chin and improves an aging neck is called \_\_\_\_\_.

- A. blepharoplasty
- B. rhinoplasty
- C.** rhytidectomy
- D. phenol procedure

18. Jean is excited about a new cosmetic procedure that will help her look younger. She is scheduled to be treated with injections to smooth wrinkles caused by frown lines in her face. Jean will undergo treatment with:

- A. Mentoplasty
- B. BOTOX**
- C. Chemical peel
- D. Liposuction

19. The consumer protection agency that protects citizens against unfair business practices is the \_\_\_\_\_.

- A. Food and Drug Administration
- B. Dept. of Health & Human Services
- C. Fair Trade Act
- D. Federal Trade Commission**

20. \_\_\_\_\_ is under the jurisdiction of the FDA, and was created to help insure prescription drug information provided by drug firms is truthful, balanced, and accurately communicated.

- A. Over-the-Counter Drug Act (OTCDA)
- B. Direct-to-Consumer Advertising (DTC)**
- C. Food and Drug Administration Advertising (FDAA)
- D. Consumer Care Advocacy in Fair Advertising (CCAFA)

21. Health Maintenance Organizations (HMOs) which provide a wide-range of medical services for a determined amount of money are which type of insurance?

- A. private, fee-for-service insurance
- B. comprehensive major medical plan
- C. government financed insurance
- D. prepaid group insurance**

22. A medical assistance program that helps provide health care for younger, low-income women is called \_\_\_\_\_.

- A. Medicaid
- B. Medicare
- C. Social Security
- D. Preferred Provider Organization

23. A medical assistance program that helps provide health care for seniors is called \_\_\_\_\_.

- A. Medicaid
- B. Medicare
- C. Social Security
- D. Preferred Provider Organization

24. Mary discovered someone had stolen her purse and discovered the thief was using her name and credit cards. After filing a identity theft report, Mary should:

- A. Get a copy of her credit report and check it regularly
- B. Change her name and credit cards immediately
- C. Move, thus changing her address so she can't be located
- D. File a police report, naming the thief after she has found him/her.

25. Which of the following is **not** found on prescription drug labels?

- A. name of drug
- B. physician's address
- C. pharmacy's address
- D. strength of drug

26. There are a number of important questions to ask a physician or pharmacist if you are taking prescription medication. Select the one question below that is least important to ask.

- A. What are the side-effects?
- B. How do I take the medicine
- C. When can I have a refill?
- D. What foods and beverages do I avoid?

27. The FDA has established three categories for OTC drug ingredients. Category 1 contains OTC ingredients that are \_\_\_\_\_.

- A. GRHL
- B. GRAS and GRAE**
- C. insufficient data to determine safety
- D. neither GRAS nor GRAE

28. Which of the following information, required by the USFDA, is not on the label of an OTC drug?

- A. Dosage graphs**
- B. Active ingredient
- C. Inactive ingredients
- D. Warnings

29. A protective program that provides benefits to workers and their families who have financial and health care needs is called \_\_\_\_\_.

- A. Medicaid
- B. Medicare
- C. Social Security**
- D. Preferred Provider Organization

30. Which of the following is **not** recommended for safe use of beauty-enhancing products?

- A. When not in use, keep containers closed tightly.
- B. Do not use cosmetics if you have an eye or skin infection.
- C. Never moisten dry cosmetics or applications with saliva.
- D. Share cosmetics only with those people you know.**

**True / False Questions**

31. Being a wise consumer takes time, energy, and good decision-making skills.

**TRUE**

32. Osteopathic doctors and chiropractors have the same training and use the musculoskeletal system to determine a person's illnesses.

**FALSE**

33. Preparation for Physician's Assistant (PA) requires clinical study through a 5 year technical program.

**FALSE**

34. One of the main advantages of using a midwife during pregnancy and childbirth is the reduction in costs of medical care.

**TRUE**

35. Concerning mental health care, a psychologist is a medical doctor who can prescribe medication; a psychiatrist can provide counseling, but cannot prescribe medicine.

**FALSE**

36. To report unprofessional or unethical health-care treatment, Mary should provide a written statement and copies to the hospital board, not the doctor with whom she is concerned.

**FALSE**

37. The home health tests that are the biggest sellers each year are pregnancy tests.

**FALSE**

38. Complementary and alternative medicine (CAM) therapy reportedly exceeds the total number of visits to all primary-care physicians.

**TRUE**

39. Acupuncture treats disorders by restoring balance by inserting needles at exact points in the body.

**TRUE**

40. Chiropractors comprise the 3<sup>rd</sup> largest group of health care practitioners in the U. S.

**TRUE**

41. Trigger-point massage is a massage method used to break up adhesions and realign scar tissue within muscle fiber.

**FALSE**

42. Yoga is a type of alternative health care treatment that uses massage to stimulate peak functioning of the body systems.

**FALSE**

43. The FDA defines "quackery" as the promotion of a medical remedy that doesn't work and is known to be false or unproven.

**TRUE**

44. A plastic surgeon specializes in reconstructive surgery, while a cosmetic surgeon specializes in beauty-enhancing procedures such as face-lifts.

**TRUE**

45. Hardening of the breast, risks of cancer development, and potential interference with mammogram readings are all potential consequences of saline implant breast augmentation procedures.

**FALSE**

46. Use of silicone breast implants are restricted by the FDA.

**FALSE**

47. Caveat vendor is a consumer-related phrase that means *let the buyer beware*.

**FALSE**

48. The "bandwagon" advertising technique portrays sports celebrities, actors, medical personnel, or rock groups stating the attributes of the product they are getting paid to sell.

**FALSE**

49. In advertising, women are often depicted as frivolous, preoccupied with self-image, superficial and incapable of performing difficult tasks.

**TRUE**

50. Nearly 60% of the elderly population is covered under Medicaid.

**FALSE**

51. Women earn Social Security protection for themselves and their children.

**TRUE**

52. The amount a woman will receive from Social Security is unknown until she retires.

**FALSE**

53. It is expected that by the year 2027, a woman will have to wait until she is 67 years of age to receive full retirement benefits.

**TRUE**

54. Credit reports of an individual can be checked when a woman applies for a loan or a credit card. The purpose is to determine if the woman has enough money in the bank to secure the loan for which she is applying.

**FALSE**

55. The local or university library is a resource that houses consumer information that can assist someone in filing a complaint against a company because of a problematic product.

**TRUE**

56. The brand name of a prescription drug is the name that is patented by the pharmaceutical company that researches, manufactures, and distributes the drug.

**TRUE**

57. The Center for Disease Control oversees OTC and prescription drugs, ensuring proper labeling and benefits outweigh the risks.

**FALSE**

58. Use of OTC appetite suppressants for long-term weight reduction does not work because women do not change their eating and exercise habits.

**TRUE**

59. Research determined that women use an average of five prescription and OTC drugs during their pregnancy.

**FALSE**

60. Government agencies provide consistent protection for consumers even with variations in political climate.

**FALSE**

### Matching Questions

61. Match the following description and terms

- |                                 |   |          |
|---------------------------------|---|----------|
| 1. Trans Union                  | Must obtain permission from this agency prior to placing medication on the market               | <u>3</u> |
| 2. Federal Trade Commission     | Protective program which provides benefits to families who have financial and health care needs | <u>5</u> |
| 3. Food and Drug Administration | Protects citizens against unfair business practices   | <u>2</u> |
| 4. Consumer Affairs Office      | Answers questions and provides information related to consumer health needs                     | <u>4</u> |
| 5. Social Security Office       | One of the major credit report agencies   | <u>1</u> |

### Essay Questions

62. What are the ways that women are portrayed in advertisements?

Answers will vary

63. Describe how some government health services and programs, such as Medicaid, are jeopardized during times of national economic hardship or crisis; provide examples.

Answers will vary

64. Name five types of alternative health care and explain why more women are utilizing these types of therapies?

Answers will vary

65. Explain methods and activities a woman can use to help protect herself against health-related fraudulent practices.

Answers will vary

66. List and discuss the eight components of the Consumer Bill of Rights.

Answers will vary