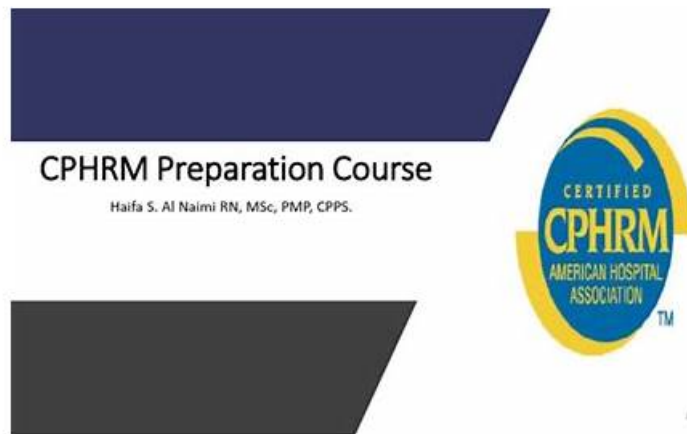


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## Content

- The Certified Professional in Healthcare Risk Management (CPHRM).
- About the Exam.
- Preparing for the Exam.
- The “Legal and Regulatory ” Domain.

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## Certified Professional in Healthcare Risk Management (CPHRM)

Administered by the American Hospital Association is the healthcare

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## ASHRM CPHRM Exam Syllabus Topics:

| Topic   | Details   |
|---------|---|
| Topic 1 | <ul style="list-style-type: none"><li>• Claims and Litigation: This domain focuses on handling potential claims and legal cases, including claim reporting, litigation support, legal documentation management, and analyzing claims data to understand risk exposure.</li></ul>  |
| Topic 2 | <ul style="list-style-type: none"><li>• Clinical</li><li>• Patient Safety: This domain focuses on improving patient safety by promoting a safety culture, managing incident reporting, educating staff and patients, addressing ethical concerns, and implementing corrective actions to reduce risks and prevent harm.</li></ul> |

|         |   |
|---------|---|
| Topic 3 | <ul style="list-style-type: none"> <li>• <b>Healthcare Operations:</b> This domain involves managing operational risk activities such as conducting risk assessments, developing policies, coordinating risk programs, supervising staff, and supporting patient safety initiatives.</li> </ul> |
| Topic 4 | <ul style="list-style-type: none"> <li>• <b>Legal and Regulatory:</b> This domain focuses on ensuring compliance with healthcare laws and regulations, protecting patient information, managing reporting requirements, and supporting accreditation and regulatory responses.</li> </ul>       |
| Topic 5 | <ul style="list-style-type: none"> <li>• <b>Risk Financing:</b> This domain covers managing financial risks through insurance programs, claims coordination, loss analysis, and developing strategies to reduce financial exposure.</li> </ul>  |

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## CPHRM Passed & Free PDF 2026 Realistic ASHRM Certified Professional in Health Care Risk Management (CPHRM) Exam Collection Pdf

You will need to pass the Certified Professional in Health Care Risk Management (CPHRM) (CPHRM) exam to achieve the ASHRM CPHRM certification. Due to extremely high competition, passing the ASHRM CPHRM exam is not easy; however, possible. You can use TestValid products to pass the CPHRM Exam on the first attempt. The ASHRM practice exam gives you confidence and helps you understand the criteria of the testing authority and pass the Certified Professional in Health Care Risk Management (CPHRM) (CPHRM) exam on the first attempt.

### ASHRM Certified Professional in Health Care Risk Management (CPHRM) Sample Questions (Q47-Q52):

#### NEW QUESTION # 47

Which of the following should prompt a risk manager to give notice to a malpractice carrier?

- A. disclosure to a patient
- B. internal incident report
- C. demand letter from a patient
- D. written medical record request from an attorney

**Answer: C**

Explanation:

Under Health Care Risk Management principles established by ASHRM and the American Hospital Association Certification Center, timely notice to a malpractice carrier is a critical obligation, particularly under claims-made policies. A demand letter from a patient constitutes a clear assertion of liability and a request for compensation, which typically meets the definition of a claim under most malpractice insurance policies. Failure to notify the carrier promptly may jeopardize coverage.

A written medical record request from an attorney may signal potential litigation, but it does not necessarily constitute a claim unless accompanied by an allegation of wrongdoing or a demand for damages. An internal incident report is a risk management tool used for quality and safety improvement and does not itself trigger insurance notification requirements. Similarly, disclosure to a patient regarding an adverse event aligns with transparency practices but does not automatically represent a formal claim.

Risk management objectives emphasize understanding policy language, particularly definitions of claim and reporting requirements. Because a demand letter explicitly alleges harm and seeks compensation, it most clearly triggers the duty to notify the malpractice carrier to preserve coverage and initiate appropriate claims handling procedures.

#### NEW QUESTION # 48

What are risk treatment strategies?

- A. Risk avoidance, risk retention, risk transfer (and risk reduction/mitigation)
- B. Staff vacation scheduling
- C. Public relations, branding, advertising
- D. Litigation, denial, delay

**Answer: A**

Explanation:

Core risk treatment strategies include avoidance (stop the activity), reduction/mitigation (controls that reduce likelihood/severity), retention (accept risk within appetite and fund losses via reserves/self-insurance), and transfer (contracts/insurance shifting financial consequences). In healthcare, the highest priority is often mitigation for patient safety risks (standardization, technology, training), with financing mechanisms ensuring the organization can absorb residual loss without destabilizing operations. ERM aligns these strategies to enterprise objectives so leadership invests in the best mix of prevention and financing.

#### **NEW QUESTION # 49**

An employer is not required to offer a reasonable accommodation to a job applicant with a qualified disability unless

- A. the employer recognizes that the accommodation is necessary.
- B. withholding the reasonable accommodation creates an unsafe condition.
- C. the applicant proves the disability.
- **D. the applicant requests the accommodation.**

**Answer: D**

Explanation:

Under Health Care Risk Management principles aligned with ASHRM and the American Hospital Association Certification Center, compliance with the Americans with Disabilities Act ADA requires employers to provide reasonable accommodations to qualified individuals with disabilities. However, the obligation to provide accommodation is generally triggered when the applicant or employee makes the employer aware of the need for accommodation.

The interactive process required by the ADA begins once the applicant requests an accommodation or discloses a need related to a disability. Employers are not required to speculate about potential disabilities or initiate accommodations without notice. While documentation may be requested to verify the disability in certain circumstances, proof is not the triggering requirement. Instead, the request itself initiates the employer's duty to engage in good faith discussion to determine reasonable accommodation.

Withholding accommodation that creates an unsafe condition may raise separate workplace safety concerns, but that is not the threshold requirement under the ADA. Similarly, an employer's recognition alone does not automatically impose an obligation absent a request or clear disclosure.

Legal and regulatory objectives emphasize proper documentation, consistent application of ADA standards, and engagement in the interactive process once accommodation is requested. Therefore, the employer's duty arises when the applicant requests the accommodation.

#### **NEW QUESTION # 50**

Which of the following risk management documents in a policy and procedure manual should be approved by an organization's board of directors?

- A. risk analysis
- B. departmental personnel job descriptions
- C. risk management department's annual budget
- **D. philosophy regarding medical error management**

**Answer: D**

Explanation:

According to Health Care Risk Management standards outlined by ASHRM and the American Hospital Association Certification Center, the governing board has ultimate responsibility for organizational oversight, quality of care, and patient safety. As part of its fiduciary and governance duties, the board approves high-level policies that establish the organization's philosophy, strategic direction, and commitment to safety and risk management.

A philosophy regarding medical error management reflects the organization's approach to disclosure, reporting, just culture principles, accountability, and system improvement. Because this philosophy sets the tone for organizational culture and impacts patient safety, legal exposure, and regulatory compliance, it requires board-level approval to ensure alignment with governance expectations and accreditation standards.

In contrast, the risk management department's annual budget is typically approved through financial governance processes rather than as a policy document. Risk analyses are operational tools conducted by management and do not require board approval. Departmental personnel job descriptions are administrative documents managed at the executive or human resources level. Health Care Operations objectives emphasize board engagement in safety culture and oversight of enterprise risk management.

Therefore, the philosophy regarding medical error management should be approved by the organization's board of directors.

### NEW QUESTION # 51

Protecting outdoor air intakes can mitigate the risk of terrorists introducing airborne agents. Steps include:

- A. Reduce HVAC maintenance
- B. Put a "No trespassing" sign only
- C. Paint the intake vents a different color
- **D. Relocate intakes higher; establish a security zone; add lighting and surveillance**

**Answer: D**

Explanation:

Air intake protection is a facility security and safety engineering control to reduce vulnerability to intentional contamination. Elevating intakes reduces easy access; security zones create stand-off distance; lighting and surveillance deter and improve detection. Risk management objectives emphasize layered physical security:

access control, environmental design, monitoring, and emergency response planning. In healthcare operations, these measures support resilience and continuity of care, reducing risk of mass exposure events that can overwhelm clinical capacity and cause severe harm.

### NEW QUESTION # 52

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