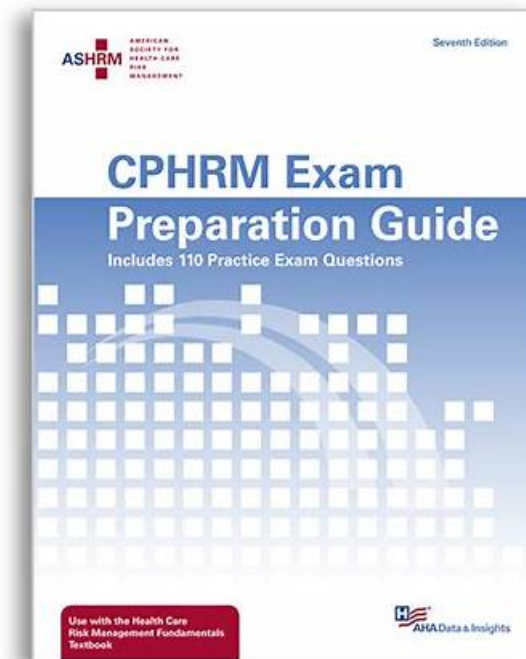


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ASHRM Certified Professional in Health Care Risk Management (CPHRM) Sample Questions (Q91-Q96):

NEW QUESTION # 91

According to Joint Commission findings, what is a primary cause of wrong-site surgery?

- A. Pharmacy stock-outs
- B. Weather conditions
- C. Laundry delays
- **D. Communication failure**

Answer: D

Explanation:

Wrong-site surgery is a high-severity, preventable event. Joint Commission analyses repeatedly identify communication failures as a leading root cause-breakdowns in scheduling, consent/site verification, handoffs, and intraoperative confirmation. Risk management objectives therefore emphasize standardized verification systems: correct patient/procedure/site documentation, pre-op verification, surgical site marking, and a robust time-out performed with full team engagement. Communication failures can include ambiguous documentation, incorrect or incomplete handoff information, and hierarchy barriers that prevent speaking up.

Improving communication reduces reliance on memory and individual vigilance and increases system reliability. In addition, organizations must audit compliance, address workarounds, and strengthen team empowerment so any member can stop the line if a mismatch is detected.

NEW QUESTION # 92

Which of the following factors should be considered when setting or adjusting indemnity reserves?

- * incurred medical expenses
- * emotional pain and suffering
- * medical expert witness costs
- * future cost of medical care

- A. 1, 2, and 3 only
- B. 2, 3, and 4 only
- **C. 1, 2, and 4 only**
- D. 1, 3, and 4 only

Answer: C

Explanation:

According to Health Care Risk Management principles established by ASHRM and the American Hospital Association Certification Center, indemnity reserves represent the estimated amount the organization expects to pay in settlement or judgment to a claimant.

Indemnity refers specifically to damages paid to compensate the injured party, not defense or administrative expenses.

Incurred medical expenses are a core component of economic damages and must be included in indemnity reserve calculations.

Emotional pain and suffering fall under non-economic damages and are also considered when estimating potential settlement or verdict value. Future cost of medical care is another essential factor, particularly in cases involving long-term injury or disability, as it represents projected economic damages that may substantially increase exposure.

Medical expert witness costs, however, are categorized as defense expenses and are typically included in allocated loss adjustment expenses rather than indemnity reserves. These costs relate to the defense of the claim rather than compensation to the plaintiff.

Risk management objectives emphasize accurate differentiation between indemnity and expense reserves to ensure proper financial reporting and regulatory compliance. Therefore, incurred medical expenses, pain and suffering, and future medical costs should be considered when setting indemnity reserves, while expert witness costs should not.

NEW QUESTION # 93

The reporting requirements of the Safe Medical Devices Act SMDA apply to which of the following?

- * nursing homes
- * physician offices
- * ambulatory surgery
- * hospitals

- **A. 1, 3, and 4 only**
- B. 1, 2, and 3 only
- C. 2, 3, and 4 only
- D. 1, 2, and 4 only

Answer: A

Explanation:

According to Health Care Risk Management standards supported by ASHRM and the American Hospital Association Certification Center, the Safe Medical Devices Act SMDA establishes mandatory reporting requirements for certain healthcare facilities when a medical device has or may have caused or contributed to a patient death or serious injury. These requirements apply to device user facilities, which include hospitals, nursing homes, and ambulatory surgical facilities.

Hospitals are explicitly required to report device-related deaths to both the FDA and the manufacturer, and serious injuries to the manufacturer or the FDA if the manufacturer is unknown. Nursing homes and ambulatory surgery centers are also considered device user facilities under the Act and must comply with similar reporting obligations.

Physician offices, however, are generally not classified as device user facilities under SMDA reporting rules and therefore are not subject to the same mandatory reporting requirements, although voluntary reporting is encouraged.

Legal and regulatory objectives emphasize timely compliance with FDA reporting mandates, maintenance of documentation, and coordination with manufacturers and regulatory authorities to mitigate risk and enhance patient safety. Therefore, the SMDA reporting requirements apply to nursing homes, ambulatory surgery facilities, and hospitals.

NEW QUESTION # 94

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

- A. withholding the reasonable accommodation creates an unsafe condition.
- B. the employer recognizes that the accommodation is necessary.
- 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 # 95

Supervisors who conduct job interviews may ask which of the following questions?

- A. Are you a citizen of the United States?
- **B. Can you meet the organization's attendance requirement?**
- C. Are you currently taking a prescription medication?
- D. Do you plan to have children?

Answer: B

Explanation:

Under Health Care Risk Management standards aligned with ASHRM and the American Hospital Association Certification Center, employment interview questions must comply with federal and state anti-discrimination laws, including the Americans with Disabilities Act ADA, Title VII of the Civil Rights Act, the Pregnancy Discrimination Act, and the Immigration Reform and Control Act.

Questions about prescription medications may violate ADA provisions by eliciting information about potential disabilities prior to a conditional offer of employment. Asking whether a candidate plans to have children may constitute unlawful discrimination based on sex or family status. Inquiring directly about citizenship may violate federal employment eligibility standards; employers may instead ask whether the applicant is legally authorized to work in the United States.

In contrast, asking whether a candidate can meet the organization's attendance requirements is permissible because it relates directly

to essential job functions and business necessity. Employers may inquire about the ability to perform job-related duties, provided questions are applied consistently to all applicants and are not designed to screen out protected classes. Legal and regulatory objectives emphasize nondiscriminatory hiring practices and adherence to equal employment laws. Therefore, questions regarding attendance requirements are appropriate in a job interview setting.

NEW QUESTION # 96

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