

144 . The author of this article calls for further .....

- a. bone health programs to be held
- b. research to be conducted in the field
- c. retention of higher prevalence of MS in women
- d. conventions to be held on this issue

145 . This passage mainly attempts to .....

- a. report on the most common reasons for doctors' visits
- b. find out why MS is more prevalent among women
- c. disapprove the occurrence of MS disorders in female gender
- d. account for the health issues in women and their etiology

### Passage 3

Since the late 1990s, accelerated growth in health care spending has translated into increased burdens on family budgets. In 2001-02, an average of 13 million families per year had direct out-of-pocket (OOP) costs equal to or exceeding 10 percent of family income. When premium costs are added into the equation, even more families are devoting a substantial share of resources to health care expenses. Using data from the Medical Expenditure Panel Survey to examine trends in family OOP spending between 1996-97 and 2001-02, this report examines the components of OOP spending and characteristics of families with high OOP costs, including income level and insurance coverage. Families struggling with high OOP expenses are more likely than other families to report difficulties in obtaining needed care, and often have trouble paying their bills—increasing the possibility that they may face debt or bankruptcy or drop coverage altogether.

146 . Family budgets ..... the recent rise in health care expenditures.

- a. have suffered from
- b. remain untouched by
- c. are accountable for
- d. have brought about

147 . The out-of-pocket costs on health care spending in 2001-02 .....

- a. are less than expected
- b. put pressure on family budgets
- c. are the same as preceding years
- d. could hardly affect family income

148 . Premium costs ..... out-of-pocket costs.

- a. have nothing to do with
- b. are superimposed on
- c. are identical to
- d. alleviate the burden of

مرکز تخصصی خدمات آموزشی گروه پزشکی نخبگان

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مجموعه زیست شناسی

زیر نظر دکتر دعایی

۰۲۱-۶۶۹۰۲۰۶۱

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