

Life and Health Insurance Practice Exams

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1. Which of the following is one situation that has made the prospects of a loss?
 - a. Adverse selection
 - b. Risk pooling
 - c. Loss insurance
 - d. Insured loss
 2. All of the following circumstances must be met for loss retention to be an effective risk management technique:
 - a. Loss cannot be anticipated
 - b. Probability of loss is unknown
 - c. Rights are identifiable losses
 - d. Loss must be measurable
 3. Which of the following plans will cover medical costs that Medicare doesn't cover?
 - a. Major medical
 - b. Indemnity
 - c. Medical
 - d. Medicare Supplement
- Which of the following actions is NOT allowed by Health Insurance Counseling and Advocacy Program (HICAP) counselors?
- a. Medical record keeping assistance
 - b. Change a fee
 - c. Assist in policy evaluation
 - d. Assist in understanding Medicare Supplement
4. What are medical disability income insurance payments based on?
 - a. A flat benefit amount stated in the policy
 - b. 50% of the full disability amount
 - c. The amount of the insured's income is reduced by the disability
 - d. The insured must be totally disabled
 5. When an applicant applies for insurance, the process by which the insured determines whether to issue a policy is called:
 - a. Issuance
 - b. Underwriting
 - c. Regulation
 - d. Adverse selection
 6. Who acts as the gatekeeper to the Health Maintenance Organization (HMO)?
 - a. Policymaker
 - b. HMO administrator
 - c. Primary care physician
 - d. Insurance company

PRACTICE QUESTIONS

1. A
2. D
3. A
4. C
5. A
6. D
7. B
8. B
9. B
10. A
11. C
12. D
13. C
14. A
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19. A
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29. A
30. A
31. C
32. C
33. B
34. C
35. C
36. B
37. B
38. B
39. A
40. B
41. B
42. C
43. B

ACCIDENT AND HEALTH FINAL EXAM

1. A recent health group health plan is which of the following?
 - a. Employer pays part of the premium?
 - b. Employer pays all of the premium?
 - c. Employer pays part of the premium?
 - d. Employer pays all of the premium?
2. The Federal Consolidated Omnibus Budget Reconciliation Act (COBRA) requires all _____ to offer employees:
 - a. ☒
 - b. ☒
 - c. ☒
 - d. ☐
3. An HMO policy can be replaced in all of the following situations EXCEPT:
 - a. The insured condition has substantially improved?
 - b. The new policy has greater benefits?
 - c. The new policy has a lower premium?
 - d. The new policy has a higher premium and lower benefits?
4. On a "participating" health insurance policy issued by a licensed insurance company, which of the following is true?
 - a. Guaranteed?
 - b. Not as a level rate policy?
 - c. Available as a policy loan?
 - d. Not transferable since the 90% benefit limit is a method of a portion of the premium?
5. An applicant for health insurance completes an application, both giving it down and for various medical conditions in the past. If the underwriter information regarding these past conditions, they will need to be underwritten:
 - a. Underwriting information required?
 - b. Not required?
 - c. Investigation information required?
 - d. Ignored?
6. A "participating" long-term care policy must provide coverage for:
 - a. Long-term care in the hospital?
 - b. Long-term care in a nursing home and home care?
 - c. Long-term care only?
 - d. Nursing and residential facilities only?
7. As specified by the California Insurance Code (CIC), every person must be issued to the person insured on the date of application. If any person is issued to the life or health of all of the following persons EXCEPT:
 - a. ☒

5 Practice Exams with Answers
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Health Insurance Primer Study Guide

Kathleen Armour



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Table of Contents Health Insurance Primer Study Guide

1. Understanding the eBook Health Insurance Primer Study Guide
 - The Rise of Digital Reading Health Insurance Primer Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Health Insurance Primer Study Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Health Insurance Primer Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Health Insurance Primer Study Guide
 - Personalized Recommendations
 - Health Insurance Primer Study Guide User Reviews and Ratings
 - Health Insurance Primer Study Guide and Bestseller Lists
5. Accessing Health Insurance Primer Study Guide Free and Paid eBooks
 - Health Insurance Primer Study Guide Public Domain eBooks
 - Health Insurance Primer Study Guide eBook Subscription Services

- Health Insurance Primer Study Guide Budget-Friendly Options
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 - Health Insurance Primer Study Guide Enhanced eBook Features
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 - Highlighting and Note-Taking Health Insurance Primer Study Guide
 - Interactive Elements Health Insurance Primer Study Guide
- 8. Staying Engaged with Health Insurance Primer Study Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Health Insurance Primer Study Guide
- 9. Balancing eBooks and Physical Books Health Insurance Primer Study Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Health Insurance Primer Study Guide
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Health Insurance Primer Study Guide
 - Setting Reading Goals Health Insurance Primer Study Guide
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Health Insurance Primer Study Guide
 - Fact-Checking eBook Content of Health Insurance Primer Study Guide
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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