

# Life and Health Insurance Practice Exams

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1. Which of the following is a situation that has made the possibility of a loss?
    - a. Adverse selection
    - b. Risk pooling
    - c. Loss exposure
    - d. Moral hazard
  2. All of the following circumstances must be met for loss retention to be an effective risk management technique:
    - a. Loss cannot be identified
    - b. Probability of loss is unknown
    - c. Highly predictable losses
    - d. Loss must be insurable
  3. Which of the following plans will cover medical costs that Medicare doesn't cover?
    - a. Major medical
    - b. Medically
    - c. Medicaid
    - d. Medicare Supplement
- Which of the following actions is NOT allowed by Health Insurance Counseling and Advocacy Program (HICAP) members?
- a. Medical record keeping assistance
  - b. Charge 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 for 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 is the predecessor to the Health Maintenance Organization (HMO)?
    - a. Policymaker
    - b. HMO Association
    - c. Primary care physician
    - d. Insurance company

## PRACTICE ANSWERS

1. a
2. d
3. d
4. c
5. a
6. b
7. a
8. d
9. b
10. a
11. c
12. d
13. c
14. d
15. c
16. d
17. b
18. c
19. a
20. b
21. c
22. d
23. a
24. c
25. d
26. b
27. a
28. c
29. d
30. a
31. b
32. c
33. d
34. c
35. c
36. b
37. a
38. d
39. a
40. b
41. c
42. d
43. b

## ACCIDENT AND HEALTH FINAL EXAM

1. A non-union 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 Government's Social Security Act (SSA) is an act of:
  - a. Congress
  - b. The President
  - c. The Supreme Court
  - d. The States
3. An LTD policy can be replaced in all of the following situations EXCEPT:
  - a. The insured condition has materially 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 "guaranteed issue" health insurance policy issued by a mutual insurance company, the insured must provide evidence of insurability:
  - a. Never
  - b. Only at a time when the policy is issued
  - c. Only at a time when the policy is renewed
  - d. Only at a time when the policy is terminated
5. An applicant for health insurance is required to pay a premium. If the applicant is found to be a high-risk individual, the insurer may:
  - a. Refuse to issue the policy
  - b. Issue the policy with a higher premium
  - c. Issue the policy with a lower premium
  - d. Issue the policy with a higher premium and a lower benefit
6. A "guaranteed issue" health insurance policy issued by a mutual insurance company:
  - a. Never
  - b. Only at a time when the policy is issued
  - c. Only at a time when the policy is renewed
  - d. Only at a time when the policy is terminated
7. An applicant for health insurance is required to pay a premium. If the applicant is found to be a high-risk individual, the insurer may:
  - a. Refuse to issue the policy
  - b. Issue the policy with a higher premium
  - c. Issue the policy with a lower premium
  - d. Issue the policy with a higher premium and a lower benefit

5 Practice Exams with Answers  
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# Pass Insurance Study Guide

**RC Schank**

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the author's name.

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