

# Life and Health Insurance Practice Exams

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1. Which of the following is any situation that has ended the possibility of a loss?
  - a. Adverse selection
  - b. Risk pooling
  - c. Loss experience
  - d. Insured loss
2. All of the following circumstances must be met for loss experience to be an effective risk management technique:
  - a. Loss cannot be anticipated
  - b. Probability of loss is unknown
  - c. High probability losses
  - d. Loss must be insurable
3. Which of the following plans will cover medical costs that Medicare does not cover?
  - a. Major medical
  - b. Medicare
  - c. Medicaid
  - d. Medicare supplement
4. Which of the following actions will allow by Health Insurance Counseling and Advocacy Program (HICAP) enrollment?
  - a. Medical record keeping assistance
  - b. Change of plan
  - c. Help in policy modification
  - d. Help in understanding Medicare Supplements
5. Which pre-existing condition waiver insurance documents demand?
  - a. Full benefits amount stated in the policy
  - b. 90% of the full disability amount
  - c. 75% of the insured's coverage is reduced by the disability
  - d. Full benefit disability benefits waived
6. When an application applies for insurance, the process by which the insured determines whether to issue or decline is called:
  - a. Insurance
  - b. Underwriting
  - c. Premiums
  - d. Adverse selection
7. Which of the following is the Health Insurance Organization (HIO)?
  - a. Policyholder
  - b. Health Information
  - c. Recovery from physician
  - d. Insurance company

ANSWER KEY (1-100)

1. a	2. a	3. a	4. a	5. a	6. a	7. a	8. a	9. a	10. a
11. a	12. a	13. a	14. a	15. a	16. a	17. a	18. a	19. a	20. a
21. a	22. a	23. a	24. a	25. a	26. a	27. a	28. a	29. a	30. a
31. a	32. a	33. a	34. a	35. a	36. a	37. a	38. a	39. a	40. a
41. a	42. a	43. a	44. a	45. a	46. a	47. a	48. a	49. a	50. a
51. a	52. a	53. a	54. a	55. a	56. a	57. a	58. a	59. a	60. a
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71. a	72. a	73. a	74. a	75. a	76. a	77. a	78. a	79. a	80. a
81. a	82. a	83. a	84. a	85. a	86. a	87. a	88. a	89. a	90. a
91. a	92. a	93. a	94. a	95. a	96. a	97. a	98. a	99. a	100. a

ANSWER KEY (101-200)

1. All insurance companies provide health plans in which of the following?
  - a. Hospital care part of the premium
  - b. Hospital part of the premium
  - c. Hospital part of the premium
  - d. Hospital part of the premium
2. The Federal Consolidated Omnibus Budget Reconciliation Act (COBRA) is all of the following:
  - a. *COBRA*
  - b. *COBRA*
  - c. *COBRA*
  - d. *COBRA*
3. An HMO plan can be required to all of the following situations (101-200):
  - a. May medically condition has already improved
  - b. New care policy has greater benefits
  - c. New care policy has a lower premium
  - d. New care policy has a higher premium and lower benefits
4. Under "Portability" Health Insurance portability and accountability act of 1996 insurance plans must be ported between states:
  - a. *Portability*
  - b. *Portability*
  - c. *Portability*
  - d. *Portability*
5. The significant law Health Insurance portability and accountability act of 1996 determined that certain health conditions in the past 12 life insurance companies regarding these past treatments, they will never deny coverage:
  - a. *Underwriting*
  - b. *Underwriting*
  - c. *Underwriting*
  - d. *Underwriting*
6. *Transplantation* using donor care policy must provide coverage for:
  - a. *Transplant* care in the hospital
  - b. *Transplant* care and hospital care
  - c. *Transplant* only
  - d. *Transplant* and hospital facility only
7. An amendment the California Insurance Code (2002) every person must be insured in the person insured at the time of application. If any person is insured in the life or health of all of the following persons (101-200):
  - a. *Third person*

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## **Table of Contents Pass Insurance Study Guide**

1. Understanding the eBook Pass Insurance Study Guide
  - The Rise of Digital Reading Pass Insurance Study Guide
  - Advantages of eBooks Over Traditional Books
2. Identifying Pass Insurance 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 Pass Insurance Study Guide
  - User-Friendly Interface
4. Exploring eBook Recommendations from Pass Insurance Study Guide
  - Personalized Recommendations
  - Pass Insurance Study Guide User Reviews and Ratings
  - Pass Insurance Study Guide and Bestseller Lists
5. Accessing Pass Insurance Study Guide Free and Paid eBooks
  - Pass Insurance Study Guide Public Domain eBooks
  - Pass Insurance Study Guide eBook Subscription Services

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

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- Interactive and Gamified eBooks

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