

# 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. Who acts as the gatekeeper to the health insurance organization (HIO)?
  - a. Policyholder
  - b. Health Information
  - c. Recovery care physician
  - d. Insurance company

Answers

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2. a
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Answers

1. a. Insurance company provides health plan in which of the following?
  - a. Hospital part of the premium
  - b. Doctor part of the premium
  - c. Hospital part of the premium
  - d. Doctor 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. COBRA pricing can be required in all of the following situations (COBRA)?
  - a. New employer has monthly premium
  - b. New employer has greater benefits
  - c. New employer has a lower premium
  - d. New employer has a higher premium and lower benefits
4. COBRA "portability" health insurance pricing based by a previous insurance plan used to porting benefits are:
  - a. Insurance
  - b. Health care plan entry point
  - c. Health care insurance
  - d. Health benefit plan
5. The Affordable Care Act (ACA) health plans are a type of insurance that are designed for certain kinds of conditions in the past. If the consumer has been denied for certain kinds of conditions in the past, if the consumer has been denied for certain kinds of conditions in the past, they will need their own:
  - a. Insurance plan
  - b. Health care plan
  - c. Insurance company
  - d. Health care
6. a. "Supplements" long-term care policy must provide coverage for:
  - a. Home care in the hospital
  - b. Home improvement care and house care
  - c. Home care only
  - d. Nursing and residential facilities only
7. An amendment the Affordable Care Act (ACA) every person must be insured in the person insured in the case of application. Every person is insured in the life or health of all of the following persons (COBRA)?
  - a. Their spouse

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**Wenbin Ji**

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