

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
 7. 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. c
4. b
5. c
6. d
7. b
8. a
9. c
10. d
11. b
12. a
13. c
14. d
15. b
16. a
17. c
18. d
19. b
20. c
21. a
22. d
23. b
24. c
25. a
26. d
27. b
28. c
29. a
30. d
31. b
32. c
33. a
34. c
35. c
36. d
37. b
38. c
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:
 - a. A law that governs the federal government
 - b. A law that governs the state government
 - c. A law that governs the local government
 - d. A law that governs the federal government
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" health insurance policy issued by a licensed insurance company, the insured must:
 - a. Pay a premium
 - b. Pay a co-insurance rate every year
 - c. Pay a co-insurance rate every year
 - d. Pay a co-insurance rate every year
5. An applicant for health insurance is required to pay a premium. If the applicant is approved for health insurance, the applicant must:
 - a. Pay a premium
 - b. Pay a premium
 - c. Pay a premium
 - d. Pay a premium
6. A "guaranteed" health insurance policy must provide coverage for:
 - a. All conditions
 - b. All conditions
 - c. All conditions
 - d. All conditions
7. An applicant for health insurance is required to pay a premium. If the applicant is approved for health insurance, the applicant must:
 - a. Pay a premium
 - b. Pay a premium
 - c. Pay a premium
 - d. Pay a premium

5 Practice Exams with Answers
PASS ON THE FIRST TRY

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Irvin N. Gleim, Patrick R. Delaney

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