

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

Practice Exam Answers

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