

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

## ACCESSARY 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 issue" health insurance policy issued by a health insurance company, the insured must provide evidence of insurability:
  - a. Never
  - b. Only at a time when the insured is not insured
  - c. Only at a time when the insured is not insured
  - d. Only at a time when the insured is not insured
5. An applicant for health insurance is required to provide information, both of which, if false, would be cause for denial of coverage in the past. If the underwriter information regarding these past events, they will need to be:
  - a. Immediately corrected
  - b. Not reported
  - c. Immediately corrected
  - d. Reported
6. A "guaranteed issue" health insurance policy must provide coverage for:
  - a. Any person in the household
  - b. Any individual who is not insured
  - c. Any individual who is not insured
  - d. Any individual who is not insured
7. An applicant for health insurance is required to provide information, both of which, if false, would be cause for denial of coverage in the past. If the underwriter information regarding these past events, they will need to be:
  - a. Immediately corrected
  - b. Not reported
  - c. Immediately corrected
  - d. Reported

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