

Life and Health Insurance Practice Exams

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- Which of the following is a situation that has made the possibility of a lawsuit?
 - Adverse selection
 - Risk pooling
 - Under insurance
 - Insured loss
 - All of the following circumstances must be met for law intention to be an affected risk management technique
 - Loss cannot be identified
 - Probability of loss is unknown
 - Highly predictable losses
 - Loss must be insurable
 - Which of the following plans will cover medical costs that Medicare doesn't cover?
 - Major medical
 - Medicare
 - Medicaid
 - Medicare Supplement
- Which of the following actions is NOT allowed by Health Insurance Counseling and Advocacy Program (HICAP) members?
- Medical record keeping assistance
 - Charge a fee
 - Assist in policy evaluation
 - Assist in understanding Medicare Supplement
- What are medical disability income insurance payments based on?
 - A flat benefit amount stated in the policy
 - 50% of the full disability amount
 - The amount of the insured's income is reduced for the disability
 - The insured must be totally disabled
 - When an applicant applies for insurance, the process by which the insured determines whether to issue a policy is called
 - Insurism
 - Underwriting
 - Regulation
 - Adverse selection
 - Who is the predecessor to the Health Maintenance Organization (HMO)?
 - Polioinsurer
 - Health Reformation
 - Primary care physician
 - Insurance company

PRACTICE ANSWERS

1. A
2. B
3. A
4. C
5. A
6. D
7. B
8. B
9. B
10. A
11. C
12. D
13. C
14. A
15. C
16. D
17. B
18. C
19. A
20. B
21. C
22. C
23. A
24. C
25. A
26. B
27. B
28. B
29. A
30. A
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

ACCORDANT AND HEALTH FINAL EXAM

- A retirement savings group health plan is which of the following?
 - Employee part of the premium?
 - Employee part of the premium?
 - Employee part of the premium?
 - Employee part of the premium?
- The Federal Government's Social Security Administration Act (SSBIA) is all
 - of state employees
 - of state employees
 - of state employees
 - of state employees
- An LTD policy can be replaced in all of the following situations EXCEPT
 - The insured condition has substantially improved?
 - The new policy has greater benefits?
 - The new policy has a lower premium?
 - The new policy has a higher premium and lower benefits?
- On a "guaranteed issue" health insurance policy issued by a health insurance company, the insured must provide evidence of
 - guaranteed issue
 - guaranteed issue
 - guaranteed issue
 - guaranteed issue
- An applicant for health insurance is required to provide all of the following information, but not all of the information listed in the past. If the underwriter information regarding these past treatments, they will need to be
 - provided in writing, submitted?
 - with support?
 - submitted in writing, submitted?
 - submitted in writing, submitted?
- A "guaranteed issue" health insurance policy must provide coverage for
 - any person in the household?
 - any person in the household?
 - any person in the household?
 - any person in the household?
- An applicant for health insurance is required to provide all of the following information, but not all of the information listed in the past. If the underwriter information regarding these past treatments, they will need to be
 - provided in writing, submitted?
 - with support?
 - submitted in writing, submitted?
 - submitted in writing, submitted?

5 Practice Exams with Answers
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David Reuben Turner



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