

Life and Health Insurance Practice Exams

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1. Which of the following is one situation that has made the possibility of a lawsuit?
 - a. Adverse selection
 - b. Risk pooling
 - c. Under insurance
 - d. Insured loss
 2. All of the following circumstances must be met for loss retention to be an effective risk management technique:
 - a. Loss cannot be anticipated
 - b. Probability of loss is unknown
 - c. Rights are identifiable losses
 - d. Loss must be measurable
 3. Which of the following plans will cover medical costs that Medicare doesn't cover?
 - a. Major medical
 - b. Indemnity
 - c. Medical
 - 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. Change 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 by 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. Negotiation
 - d. Adverse selection
 6. Who acts as the gatekeeper to the Health Maintenance Organization (HMO)?
 - a. Policymaker
 - b. Health administrator
 - c. Primary care physician
 - d. Insurance company

PRACTICE QUESTIONS

1. A
2. D
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. A
16. C
17. A
18. A
19. A
20. C
21. A
22. A
23. A
24. A
25. C
26. C
27. A
28. A
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. B
42. C
43. B

ACCIDENT AND HEALTH FINAL EXAM

1. A recent 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 Consolidated Omnibus Budget Reconciliation Act (COBRA) says all _____ are eligible.
 - a. ✓
 - b. ✓
 - c. ✓
 - d. ✓
3. An HMO policy can be replaced in all of the following situations EXCEPT:
 - a. The insured condition has suddenly 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 "participating" health insurance policy issued by a licensed insurance company, which of the following are:
 - a. Guaranteed?
 - b. Not as a level rate every year?
 - c. Available as primary insurance?
 - d. Not available since the 1990s health care reform?
5. An applicant for health insurance completes an application, both giving it down and for various medical conditions in the past. If the underwriter information regarding these past conditions, they will need to be under:
 - a. Underwriting process, reviewed?
 - b. Not required?
 - c. Investigation process, reviewed?
 - d. Ignored.
6. A "participating" long-term care policy must provide coverage for:
 - a. Home care in the hospital?
 - b. Both institutional care and home care?
 - c. Home care only?
 - d. Nursing and residential facilities only.
7. As specified by the California Insurance Code (CIC), every person must be issued to the person insured on the date of application. If any person is issued to the life or health of all of the following persons EXCEPT:
 - a. First spouse?

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Table of Contents Pass Insurance Study Guide

1. Understanding the eBook Pass Insurance Study Guide
 - The Rise of Digital Reading Pass Insurance Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Pass Insurance Study Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Pass Insurance Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Pass Insurance Study Guide
 - Personalized Recommendations
 - Pass Insurance Study Guide User Reviews and Ratings
 - Pass Insurance Study Guide and Bestseller Lists
5. Accessing Pass Insurance Study Guide Free and Paid eBooks
 - Pass Insurance Study Guide Public Domain eBooks
 - Pass Insurance Study Guide eBook Subscription Services
 - Pass Insurance Study Guide Budget-Friendly Options

6. Navigating Pass Insurance Study Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - Pass Insurance Study Guide Compatibility with Devices
 - Pass Insurance Study Guide Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Pass Insurance Study Guide
 - Highlighting and Note-Taking Pass Insurance Study Guide
 - Interactive Elements Pass Insurance Study Guide
8. Staying Engaged with Pass Insurance Study Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Pass Insurance Study Guide
9. Balancing eBooks and Physical Books Pass Insurance Study Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Pass Insurance Study Guide
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Pass Insurance Study Guide
 - Setting Reading Goals Pass Insurance Study Guide
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Pass Insurance Study Guide
 - Fact-Checking eBook Content of Pass Insurance Study Guide
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

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- Interactive and Gamified eBooks

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