

# 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. Lower 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. Regulation
    - d. Adverse selection
  6. Who acts as the gatekeeper to the Health Maintenance Organization (HMO)?
    - a. Policymaker
    - b. HMO 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. B
16. D
17. A
18. C
19. A
20. A
21. D
22. C
23. A
24. A
25. A
26. B
27. A
28. C
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

## 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 when it was a method of supplanting the old?
5. An applicant for health insurance completes an application, both giving it down to the 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, review?
  - d. Ignored, review?
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. That person's child?

5 Practice Exams with Answers  
PASS ON THE FIRST TRY

# Pass Insurance Study Guide

**Matthew Bowling**



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