

Health Insurance Practice Exam

Question ^ Answers

Who is the insured under a credit disability policy? - Debtor

What does Medicare Supplement Insurance cover? - Part of the cost of certain hospital and medical services

Which statement is correct in regard to a disability income policy with a 60-day elimination period? - The insured will be eligible to receive benefits beginning on the 61st day of disability.

An insured currently has group coverage issued by different health insurance companies. How will payment for medical expenses typically be handled when both group policies provide coverage? - Payment will be made in accordance with the policies' coordination of benefits provisions.

A mandatory second surgical opinion provision typically would encourage all of the following EXCEPT: - Higher total health plan costs for an employer

Which is required for Medicare coverage of skilled nursing facility care? - The facility must be approved by Medicare.

Which type of health insurance should be purchased by a person who wants coverage for hospital bills in the event of accidental injury? - Medical expense

Concurrent review is a form of utilization review that is performed - During the course of the patient's treatment

Medicaid is funded by state governments and by: - The federal government

For groups with high prior claims experience, an insurer would be likely to: - Expect high future claims experience

The main intent of the cosmetic surgery exclusion is to bar coverage for: - Elective surgery

A health maintenance organization (HMO) usually provides all of the following inpatient hospital services EXCEPT: - Payment for convenience items

When a group health insurance contract covers employees in more than one state, the criteria for determining in which state the contract may be delivered includes any of the following EXCEPT: - Where the insurance company is incorporated

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Ko Tsz Ngong



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