

# 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. C
19. A
20. A
21. C
22. C
23. A
24. C
25. A
26. A
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. 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) requires all \_\_\_\_\_ to offer employees:
  - a. ☒
  - b. ☒
  - c. ☒
  - d. ☐
3. An HMO policy can be replaced in all of the following situations EXCEPT:
  - a. The insured condition has substantially 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 is true?
  - a. Guaranteed?
  - b. Not as a level rate every year?
  - c. Available as a policy loan?
  - d. Not transferable since the 90% benefit limit is a method of a portion of the premium?
5. An applicant for health insurance completes an application, both giving it down and then for various medical conditions in the past. If the underwriter information regarding these past conditions, they will need to be underwritten:
  - a. Underwriting information required?
  - b. Not required?
  - c. Investigation information required?
  - 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. ☒

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# Health Insurance Primer Study Guide

**Nancy E. Skinner, Stefany H. Almaden**



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*25 powerful prayers for pregnant mothers connectus* - Apr 11 2023

web oct 29 2020 o jehovah my god i pray that you will deliver me from morning sickness give me freedom from this nausea and vomiting so i can feel well and so my baby will be healthy guide me in identifying nausea triggers so i can avoid the foods or smells that are most likely to make me feel sick

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web daily prayer points for pregnant women be part of his between 12 00midnight to 2am daily you can also intercede for someone god bless you all daily bible reading psalms 139 13 18 jeremiah 1 4 5 a my baby i dedicate you to the lord jesus christ b call your names will not die in this pregnancy in jesus name c

**40 prayers for pregnant mothers bibleandprayers com** - Jul 14 2023

web here are 40 mfm prayers for pregnant mothers through these prayers we trust god that your growing fetus will get to its full term without complications and that it shall be well with you all through the duration of your pregnancy in jesus name

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prayers for the unborn and pregnant women christianity - Dec 07 2022

web may 4 2022 use these prayers for the unborn and pregnant women to help them experience a healthy thriving birth also pray for the sanctity of life that hearts may be changed to appreciate the value of life in the womb behold children are a heritage from the lord the fruit of the womb a reward psalm 127 3

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web apr 14 2023 a prayer for a pregnant woman dear heavenly father i thank you lord for this woman of god i thank you

lord that you have led her to this prayer and she has opened her heart to receive more of you i pray that she finds peace and comfort in you as she embarks on this new journey creating new life alongside you

**prayer points for safe delivery fruit of the womb** - Jun 01 2022

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advertisements advertisements 1 we thank you heavenly father for conception and for the pregnancy so far so glorious psalm 128 3 2

**11 important prayers for pregnant women the graceful chapter** - Nov 06 2022

web jan 15 2021 pregnancy thanksgiving prayer father lord i thank you for giving me the opportunity to conceive this baby i thank you for seeing me worthy of this beautiful miracle of new life i pray for strength and good health throughout this pregnancy i pray for the wellbeing of this baby growing inside of me guide and protect this child oh lord

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web aug 30 2022 prayers for unborn babies during pregnancy are important for the safe delivery of the child children are gifts from god for every parent so you have to offer prayer for your baby in the womb every pregnant woman s desire is to deliver her baby smoothly this is why you should pray against pregnancy complications

powerful miracle prayer getting pregnant by sam the christian - Apr 30 2022

web jun 3 2020 here are some miracle prayers that you can try to induce conception dear god you created my inmost being in my mother s womb thank you lord for how you ve taken care of me god i trust

prayer for pregnant women safe delivery in labour at childbirth - Jul 02 2022

web amen prayer for a woman in labour a prayer for safe delivery during childbirth almighty god send your angels to keep guard as labour begins lord comfort and protect us all surround us with your hope and goodness hold us through each wave of delivery give to us a perfect life come hold us safely within your promises now and forever amen

**40 special prayer points for pregnant mothers facebook** - Oct 05 2022

web jun 11 2012 1 lord jesus i thank you for the conception of this baby i receive it as a special gift from you empower me to carry it unto safe delivery in jesus name 2 dear lord watch over me and monitor proper development of

**mfm prayer points for pregnant mothers intercessory prayer** - Aug 15 2023

web jan 11 2020 powerful mfm prayer points for pregnant mothers pregnancy is such a tender time looking ahead to the arrival of a new little life one entrusted to my care is at once thrilling and humbling exhilarating and sobering aches and pains morning sickness and sleepless nights are overwhelmed by the delighted anticipation of welcoming a baby

**prayer for expectant mothers mfm women foundation** - May 12 2023

web o thou king of glory your word says the fruit of the womb is your reward you said we should knock and the door will be

opened therefore we knock on heaven s gate with our prayer request for every woman trusting you for a child that you will open their womb for divine conception fill