

Life & Health Insurance Exam Prep Study Guide 2024

Basic Medical Expense policies

Correct Answer is Provide coverage for Hospital, Surgical and Physicians Medical Expense.

- Purchased as a individual or group policy.
- provide first dollar coverage (no deductibles).
- limited benefit periods and low coverage limits.

Major Medical Expense Policy

Correct Answer is -A supplement (in addition) to Basic Medical or as a stand-alone policy.

- individual or group policy.
- Take over when the Basic Policy runs out

Hospital Expenses

Correct Answer is -Pay for covered expenses incurred during a hospital stay.

1. Daily hospital benefit - Room and Board
2. Miscellaneous expenses - Other Medical Expenses (X-Rays, MRI, Prescriptions, Doctor Visits)

Daily Hospital Benefit

Correct Answer is -Cost of a hospital room, up to a daily \$ limit. The limit may be expressed either as a dollar amount, e.g. \$500 per day, or it may be expressed as the Usual, Customary and Reasonable (UCR) and Charge

Usual, Customary and Reasonable (UCR)

Correct Answer is Insurance company will pay an amount for a given procedure based upon the average charge for that procedure in that specific geographic area. The coverage is subject to a maximum amount or number of days.

Benefit Schedule

Correct Answer is -Specifically states what is covered in the plan and for how much. The coverage is subject to a maximum amount or number of days.

Indemnity

Correct Answer is Insured pays the bill and is reimbursed by the insurance company up to a specified limit amount. Medical expense policies that pay a fixed rate provide the insured with a stated benefit amount for each day of hospital confinement.

Reimbursement

Correct Answer is Policyowners obtain medical treatment from whatever source they want and submit their charges to their insurer for reimbursement (actual amount).

Life And Health Insurance Exam Manual

Randall M. Costello



Life And Health Insurance Exam Manual:

Life and Health Insurance, 2010 **New York Life and Health Insurance License Exam Manual, 2nd Edition** Kaplan, 2006-02-01 Each state manual contains a general discussion of life and health insurance concepts and principles common to all jurisdictions The final chapter explains the insurance code of a particular state and shows how that state regulates insurance transactions Key features include take note highlights test topic alerts key terms unit quizzes discussion questions and practice finals [Life and Health Insurance](#) Randall M. Costello, 2011-10-18 If your goal is to pass your insurance test the first time without the hassle of big thick study books the Life Health Insurance Iowa License Exam Manual is right for you Every effort has been made to reduce the number of pages necessary to pass the test The fresh format has smaller bites of information Each exam topic is followed by multiple choice questions to reinforce your learning Designed to stand alone or be used as a supplement this easy to read manual is complete with a table of contents insurance text over 500 multiple choice practice questions study tips and test taking tips You will learn the exam topics needed to successfully pass your Life insurance test types of policies policy riders provisions options exclusions completing the application underwriting delivering the policy taxes retirement other insurance concepts and Iowa rules and regulations Health insurance test topics include types of policies policy provisions clauses riders social insurance field underwriting procedures other insurance concepts and Iowa rules and regulations *Nevada Life, Accident & Health Insurance License Exam Manual, 3rd Edition* Kaplan Financial, 2007-04-10 Contains a general discussion of life and health insurance concepts and principles common to various jurisdictions This title includes key features such as take note highlights test topic alerts key terms unit quizzes discussion questions and practice finals **Rhode Island Life, Accident & Health Insurance License Exam Manual, 3rd Edition** Kaplan Financial, 2007-04-17 Each state manual contains a general discussion of life and health insurance concepts and principles common to all jurisdictions The final chapter explains the insurance code of a particular state and shows how that state regulates insurance transactions Key features include take note highlights test topic alerts key terms unit quizzes discussion questions and practice finals **Texas Life, Accident & Health Insurance License Exam Manual, 2nd Edition** Kaplan Financial, 2005-11-14 Each state manual contains a general discussion of life and health insurance concepts and principles common to all jurisdictions The final chapter explains the insurance code of a particular state and shows how that state regulates insurance transactions Key features include take note highlights test topic alerts key terms unit quizzes discussion questions and practice finals **New Jersey Life, Accident & Health Insurance License Exam Manual, 3rd Edition** Kaplan Financial, 2007-03-28 [Maryland Life and Health Insurance License Exam Manual](#) Kaplan Financial, Kaplan, 2006-12-01 The Maryland Life Accident and Health Insurance License Exam Manual 3rd Edition contains a detailed and thorough discussion of insurance concepts and principles as well as the specific policies and forms that are tested on the state exam The final chapter details state specific insurance laws and regulations The concise

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