Humanities Clep Practice Test Exam New/ Humanities Act Practice Test Answers Updated 2023-2024 Latest Versions

When presenting an HMO plan the member has indicated being familiar with the benefits and will not need to review the out-of-network implications. What do you do? -------- Correct Answer -------- Advise the member that you are required to present the entire summary of benefits so that the member can make a fully informed decision about enrolling in the plan. Correct

Which of the following is NOT a qualifying SEP event for someone with dual eligibility or receiving low-income subsidy-who wants to make a change? ------ Correct Answer -------- No qualifying events are available. Correct

Which one of the following statements is true- as it pertains to agent licensing? ----
Correct Answer ------ Agents must hold an active license in the state where the beneficiary resides prior to selling Humana plans. Correct

In which of the following scenarios would someone qualify for a plan change during OEP? ———— Correct Answer ———— MA member wants to enroll in a different MA plan with prescription drug coverage. Correct

Which of the following are examples of how to provide a full and compliant presentation? ———— Correct Answer ————— Present full disclosure of all plan benefits, limitations, and cost sharing for the plan year being presented. Correct

Who is responsible for ensuring the agent licensing is current? ----- Correct Answer ------ Agent - Correct

How often can members be enrolled in Dual Eligible Special Needs Plans (D-SNP's) which plans? ———— Correct Answer ———— Once per calendar quarter from January to September. Correct

Which of the following is NOT a benefit to automated premium payments? ----
Correct Answer ------ Additional commission to set up automatic payments. Correct

During a presentation a member indicates being well-versed in the different plans and asks you to point out what's most important. What do you do? ----- Correct Answer --

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