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# 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**

What is the determining factor of how an OSB premium is paid? ----- **Correct Answer** ----- The payment method selected on the base MA/MAPD plan is the same payment method that will be used to the OSB. **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** -----

# Humanities Test Answers

**Sabine Zange**



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