
Health Insurance Licensing exam questions and answers 2023

Blackout Period - answer Social Security pays a benefit to a surviving spouse left to care for a child under the age of 16. That benefit stops when the child turns 16 and will not resume until the surviving spouse is at least 60.

Misstatement of Age or Sex Provision - answer If the insured's age or sex is misstated in an application for insurance, the benefit payable is adjusted to what the premiums paid should have purchased.

Change of Occupation Provision - answer This provision is found in health insurance stating if the insured changes to a more hazardous occupation, benefits are reduced; if changing to a less hazardous occupation, premiums are reduced.

Fraud - answer An act of deceit; concealment or misrepresentation of material fact.

Medicare Supplement Policy - answer Health insurance that provides coverage to fill the gaps on Medicare coverage.

Basic Medical Expense Policy - answer Health insurance policy that provides *first dollar* coverage for specified (and limited) health care, such as hospitalization, surgery, or physician services. Characterized by limited benefit periods and relatively low coverage limits.

Own Occupation - answer A definition of total disability. The insured must be unable to work at her own occupation. It is easier for the insured to receive benefits under policies using this definition.

Aleatory - answer Insurance premiums will always be unequal to the benefits received. Benefits will usually be larger than the premium.

Health Insurance Licensing Examination 3e

Ying Liu



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