

# Pass Guaranteed 2026 Ok-Life-Accident-and-Health-or-Sickness-Producer: Professional Exam Oklahoma Life, Accident, and Health or Sickness Producer Exam Online

## Oklahoma Life & Health Insurance Exam 2023-2024 Questions and Answers 100% Correct

In Oklahoma, a life insurance policy loan may NOT exceed an interest rate of -  
ANSWER-8%

Under HIPAA requirements, eligibility for the pre-existing conditions exclusion waiver under new coverage is lost if - ANSWER-there is a break in coverage of more than 63 days

Which of the following health insurance provisions requires that the application becomes part of the policy? - ANSWER-Entire Contract clause

inpatient psychiatric care is covered under Part A Medicare for 190 days per -  
ANSWER-lifetime

What happens when a policyowner borrows against the cash value of his life insurance policy? - ANSWER-The policy proceeds would be reduced by the outstanding loan balance

ABC Corporation purchases and is beneficiary of an individual disability income insurance policy on a key employee. Which of the following statements is true? -  
ANSWER-Benefits are received tax-free by the company

All parts of the Medicare program (except for public information and enrollment) are administered by which federal agency? - ANSWER-The Centers of Medicare and Medicaid Services

Which of the following is NOT an intended use of an annuity? - ANSWER>Create new funds upon the death of wage-earner

Part A Medicare includes coverage for all of the following services EXCEPT -  
ANSWER-120 days of Skilled Nursing Facility care

Which of these factors does NOT affect the life insurance premium rates? - ANSWER-Producer Certification

A license is NOT required when you are - ANSWER-providing referrals

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### Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q96-Q101):

#### NEW QUESTION # 96

What is the focus of major medical insurance?

- A. Providing preventative care.
- B. Reducing costs by using in-network facilities.
- C. Providing care to the needy.
- **D. Providing coverage for hospitalization expenses.**

**Answer: D**

Explanation:

Major medical insurance is designed to cover significant healthcare expenses, particularly those related to hospitalization, surgeries, and other high-cost medical services. It focuses on providing comprehensive coverage for catastrophic or major medical events, as opposed to routine or preventive care, which may be covered to a lesser extent or through separate plans.

\* Option A: Incorrect. Preventive care is often included but is not the primary focus of major medical insurance.

\* Option B: Incorrect. Using in-network facilities reduces costs but is a feature of managed care plans, not the core focus of major medical insurance.

\* Option C: Correct. The focus of major medical insurance is covering hospitalization and other major expenses.

\* Option D: Incorrect. Providing care to the needy is associated with programs like Medicaid, not private major medical insurance.

This question falls under the Prometric content outline section on "Health Providers and Products," which covers the characteristics of major medical insurance.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section:

General Knowledge - Accident and Health Insurance).

Oklahoma Insurance Department, Title 36 O.S. § 6060.3 (health insurance policy provisions).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

#### NEW QUESTION # 97

A deliberate lie by an insured to the insurer to obtain a lower premium is an example of

- **A. fraud.**
- B. aleatory.
- C. omission.
- D. concealment.

**Answer: A**

Explanation:

A deliberate lie by an insured to obtain a lower premium constitutes fraud, defined in Oklahoma's Insurance Code (Title 36 O.S. § 1204) as an intentional misrepresentation of material facts to deceive the insurer. Fraud can lead to policy rescission or legal penalties.

\* Option A: Incorrect. Omission is failing to disclose information, not actively lying.

\* Option B: Correct. A deliberate lie to lower premiums is fraud.

\* Option C: Incorrect. Concealment is withholding material information, not providing false information.

\* Option D: Incorrect. Aleatory refers to the uncertain nature of insurance contracts, not misrepresentation.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: State- Specific Knowledge - Oklahoma Insurance Statutes).  
Oklahoma Insurance Department, Title 36 O.S. § 1204 (unfair trade practices).  
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

#### NEW QUESTION # 98

Which of the following is a core benefit of Medicare supplemental insurance?

- A. At-home recovery.
- **B. First 3 pints of blood each year.**
- C. Preventive care.
- D. Basic drugs limit of \$1,250.

**Answer: B**

#### NEW QUESTION # 99

Mortgage redemption or cancellation insurance is a form of what type of insurance?

- A. Level premium whole life.
- B. Increasing term
- C. Level premium universal life.
- **D. Decreasing term**

**Answer: D**

Explanation:

Mortgage redemption or cancellation insurance is a type of decreasing term life insurance designed to pay off a mortgage balance if the insured dies. The death benefit decreases over time, matching the declining mortgage balance, while premiums typically remain level, making it cost-effective for this purpose.

\* Option A: Incorrect. Increasing term insurance has a rising death benefit, unsuitable for mortgage protection.

\* Option B: Correct. Decreasing term insurance aligns with the declining mortgage balance.

\* Option C: Incorrect. Whole life provides permanent coverage with cash value, not specific to mortgage payoff.

\* Option D: Incorrect. Universal life is flexible permanent insurance, not typically used for mortgage redemption.

This question falls under the Prometric content outline section on "Life Products," which covers types of term life insurance.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life Insurance).

Oklahoma Insurance Department, Title 36 O.S. § 4002 (life insurance products).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

#### NEW QUESTION # 100

In a life insurance cash value policy, the automatic premium loan provision authorizes the insurance company to withdraw from the policy's cash values the amount of

- A. any outstanding loans from any policies insured with the same insurance company.
- B. interest owed by the insured on outstanding policy loan amounts not repaid at the policy's maturity date.
- **C. premiums due if the premium has not been paid by the end of the grace period.**
- D. premiums needed to terminate the policy.

**Answer: C**

Explanation:

The automatic premium loan (APL) provision in a life insurance policy with cash value allows the insurer to automatically borrow from the policy's cash value to pay overdue premiums if the policyowner fails to pay by the end of the grace period (typically 31 days, per Title 36 O.S. § 4005). This prevents the policy from lapsing, provided sufficient cash value is available.

\* Option A: Incorrect. The APL provision does not cover loans from other policies.

\* Option B: Correct. The APL provision authorizes withdrawal to pay premiums due at the end of the grace period.

\* Option C: Incorrect. The APL provision prevents termination, not facilitates it.

\* Option D: Incorrect. Interest on policy loans is separate and not covered by the APL provision. This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers automatic premium loans.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life Insurance Provisions).

Oklahoma Insurance Department, Title 36 O.S. § 4005 (grace period and related provisions).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

## NEW QUESTION # 101

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