

2026 High Pass-Rate Insurance Licensing New Ok-Life-Accident-and-Health-or-Sickness-Producer Test Prep

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

In addition, a 24/7 customer assistance is also available at Ok-Life-Accident-and-Health-or-Sickness-Producer to assist you in using the product during any technical hitch. In summary, getting ready for 60 certification test might be challenging, but with the appropriate strategy and our Ok-Life-Accident-and-Health-or-Sickness-Producer Actual Exam questions, you can clear the test in a short time.

Our latest Ok-Life-Accident-and-Health-or-Sickness-Producer exam dump is comprehensive, covering all the learning content you need to pass the qualifying exams. Users with qualifying exams can easily access our web site, get their favorite latest Ok-Life-Accident-and-Health-or-Sickness-Producer study guide, and before downloading the data, users can also make a free demo for an accurate choice. Users can easily pass the exam by learning our Ok-Life-Accident-and-Health-or-Sickness-Producer practice materials, and can learn some new knowledge, is the so-called live to learn old. Believe in yourself, choosing the Ok-Life-Accident-and-Health-or-Sickness-Producer Study Guide is the wisest decision. So far, the Ok-Life-Accident-and-Health-or-Sickness-Producer practice materials have almost covered all the official test of useful materials, before our products on the Internet, all the study materials are subject to rigorous expert review, so you do not have to worry about quality problems of our latest Ok-Life-Accident-and-Health-or-Sickness-Producer exam dump, focus on the review pass the qualification exam. I believe that through these careful preparation, you will be able to pass the exam.

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Ok-Life-Accident-and-Health-or-Sickness-Producer Reliable Dumps Book |

Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Tutorial

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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q103-Q108):

NEW QUESTION # 103

How many employees are REQUIRED before an employer is subject to COBRA?

- A. 30 employees
- B. 31 employees
- **C. 20 employees**
- D. 50 employees

Answer: C

Explanation:

The Consolidated Omnibus Budget Reconciliation Act (COBRA), as regulated under federal law (29 U.S.

C: § 1161 et seq.), requires employers with 20 or more employees to offer continuation of group health insurance coverage to employees and their dependents after certain qualifying events (e.g., termination of employment). This applies to private-sector employers and is enforced in Oklahoma.

* Option A: Correct. COBRA applies to employers with 20 or more employees.

* Option B: Incorrect. 30 employees is not the threshold.

* Option C: Incorrect. 31 employees is not the specific requirement.

* Option D: Incorrect. 50 employees is unrelated to COBRA's threshold.

This question aligns with the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers federal laws like COBRA.

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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. § 6060.3 (health insurance regulations).

COBRA, 29 U.S.C. § 1161 et seq.

NEW QUESTION # 104

Both husband and wife have group health insurance through their employers. Each spouse is covered under both policies. Under the coordination of benefits provision, how will the benefits be paid if the wife incurs a \$400 covered loss?

- **A. The primary insurer will pay as much of the claim as the policy permits, then the secondary insurer will pay the remainder of the claim as its policy permits.**
- B. Only the wife's insurer will pay expenses toward the loss.
- C. The husband's insurer will pay as much of the claim as the policy permits, then the wife's insurer will pay the remainder.
- D. Only the primary insurer will pay expenses toward the loss under the limits of the plan.

Answer: A

Explanation:

The coordination of benefits (COB) provision, as regulated in Oklahoma (O.A.C. 365:10-5-4), prevents overinsurance when an individual is covered by multiple health plans. For spouses, the primary insurer is typically the wife's employer plan for her claims, as it covers her as an employee. The secondary insurer (the husband's plan) pays any remaining covered expenses up to its policy limits, ensuring the total payment does not exceed the loss.

* Option A: Incorrect. Both insurers may pay under COB, not just the wife's insurer.

* Option B: Incorrect. The secondary insurer may also pay if the primary does not cover the full loss.

* Option C: Correct. The primary insurer (wife's plan) pays first, and the secondary insurer (husband's plan) pays the remainder, per COB rules.

* Option D: Incorrect. The husband's insurer is secondary, not primary, for the wife's claim.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers coordination of benefits.

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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, O.A.C. 365:10-5-4 (coordination of benefits).

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

NEW QUESTION # 105

Under Medicare Hospital Insurance Part A, there are no medical benefits provided for treatment in a skilled nursing facility beyond

- A. 60 days.
- B. 180 days.
- **C. 100 days.**
- D. 30 days.

Answer: C

Explanation:

Medicare Part A covers skilled nursing facility (SNF) care for up to 100 days per benefit period, provided the patient meets eligibility criteria (e.g., a prior 3-day hospital stay and need for skilled care). Beyond 100 days, no benefits are provided, as outlined in CMS guidelines and Oklahoma's Medicare supplement regulations (Title 36 O.S. § 6217).

* Option A: Incorrect. 30 days is too short; coverage extends to 100 days.

* Option B: Incorrect. 60 days is within the coverage period but not the limit.

* Option C: Correct. No benefits are provided beyond 100 days in an SNF.

* Option D: Incorrect. 180 days exceeds Medicare's SNF coverage limit.

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

Oklahoma Insurance Department, Title 36 O.S. § 6217 (Medicare supplement insurance).

CMS, Medicare & You Handbook (Part A coverage).

NEW QUESTION # 106

In regards to advertising, insurers are responsible for which of the following?

- A. maintaining control over the cost of production.
- B. maintaining control over the cost of delivery.
- C. maintaining control of communications between agents.
- **D. maintaining control over content and form.**

Answer: D

Explanation:

Under Oklahoma insurance regulations (Title 36 O.S. § 1204 and O.A.C. 365:10-3-10), insurers are responsible for ensuring that all advertising materials comply with state laws, including maintaining control over the content and form to prevent misleading or deceptive practices. This includes ensuring advertisements are truthful, not disparaging, and compliant with regulatory standards.

* Option A: Correct. Insurers must control the content and form of advertising to ensure compliance.

* Option B: Incorrect. The cost of delivery is not a regulatory responsibility of insurers.

* Option C: Incorrect. The cost of production is an internal business matter, not a regulatory requirement.

* Option D: Incorrect. Communications between agents are not directly related to advertising content control.

This question is part of the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers advertising regulations.

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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; O.A.C. 365:10-3-10 (advertising rules).

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

NEW QUESTION # 107

Under the unpaid premium Uniform Optional Provision, if there is an unpaid premium at the time a health claim becomes payable, then the

- A. claim is denied.
- **B. premium is deducted from the claim.**
- C. policy is cancelled.
- D. claim is delayed until payment of the premium.

Answer: B

Explanation:

The unpaid premium Uniform Optional Provision in health insurance policies, as recognized in Oklahoma (Title 36 O.S. § 4405), allows the insurer to deduct any unpaid premiums from a claim payment if a claim becomes payable while premiums are overdue. This ensures the policy remains in force and the claim is paid, net of the owed premium.

- * Option A: Incorrect. The claim is not denied; the premium is deducted from the payment.
- * Option B: Incorrect. The policy is not cancelled; the unpaid premium is addressed via the claim.
- * Option C: Correct. The unpaid premium is deducted from the claim payment.
- * Option D: Incorrect. The claim is not delayed; the premium is settled with the claim payment.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers health insurance policy provisions.

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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. § 4405 (health insurance provisions).

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

NEW QUESTION # 108

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