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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q26-Q31):

NEW QUESTION # 26

An insured receives a notice from the insurer that the policy has been cancelled in the middle of the term. Which of the following policies did the insured MOST likely have?

- A. Optionally renewable.
- B. Conditionally renewable.

- C. Cancelable.
- D. Term.

Answer: C

Explanation:

A cancelable health insurance policy allows the insurer to cancel the policy at any time during the term with proper notice, typically for reasons like non-payment or fraud, as permitted under Oklahoma's regulations (Title 36 O.S. § 4405). Other policy types, like optionally renewable (insurer can refuse renewal at term end), conditionally renewable (renewal subject to conditions), or term (fixed duration), do not typically allow mid-term cancellation.

- * Option A: Incorrect. Optionally renewable policies can be non-renewed at term end, not cancelled mid-term.
- * Option B: Incorrect. Term policies (life or health) run for a fixed period and are not typically cancelled mid-term.
- * Option C: Incorrect. Conditionally renewable policies restrict renewal, not mid-term cancellation.
- * Option D: Correct. A cancelable policy allows mid-term cancellation by the insurer.

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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 # 27

In conjunction with an Oklahoma insurance producer or adjuster license renewal, which one of the following is a continuing education requirement?

- A. 12 hours annually.
- B. 24 hours every 2 years.
- C. 18 hours every 2 years.
- D. 26 hours every 3 years.

Answer: B

Explanation:

Oklahoma requires insurance producers and adjusters to complete 24 hours of continuing education (CE) every 2 years for license renewal, including 3 hours of ethics and 2 hours of legislative updates, as specified in Title 36 O.S. § 1435.29 and O.A.C. 365:25-3-1.

- * Option A: Incorrect. 12 hours annually is not the requirement.
- * Option B: Incorrect. 18 hours every 2 years is insufficient.
- * Option C: Correct. 24 hours every 2 years is the CE requirement.
- * Option D: Incorrect. 26 hours every 3 years is not the standard.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: State- Specific Knowledge - Licensing Requirements).

Oklahoma Insurance Department, Title 36 O.S. § 1435.29; O.A.C. 365:25-3-1 (continuing education).

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

NEW QUESTION # 28

A new mother is guaranteed a 48-hour hospital stay after a regular delivery of a child under which federal law and regulations for group health insurance?

- A. Medicaid.
- B. ERISA.
- C. COBRA.
- D. HIPAA.

Answer: D

Explanation:

The Health Insurance Portability and Accountability Act (HIPAA) includes provisions from the Newborns' and Mothers' Health Protection Act (NMPHA) of 1996, which mandates that group health plans cannot restrict hospital stays for childbirth to less than

48 hours for a vaginal delivery or 96 hours for a cesarean section. This federal law applies to group health insurance plans in Oklahoma and ensures minimum coverage for maternity care.

* Option A: Incorrect. COBRA allows continuation of group health coverage after certain events but does not mandate maternity stay durations.

* Option B: Incorrect. Medicaid is a state-federal program for low-income individuals, not a law mandating hospital stays for childbirth.

* Option C: Correct. HIPAA, via the NMHPA, guarantees the 48-hour hospital stay for regular deliveries.

* Option D: Incorrect. ERISA governs employee benefit plans but does not specifically address maternity hospital stays.

This question is part of the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers federal and state laws affecting health insurance.

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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. § 6060.9 (maternity benefits).

HIPAA, Newborns' and Mothers' Health Protection Act, 29 U.S.C. § 1185.

NEW QUESTION # 29

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

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

Answer: A

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 # 30

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. 30 days.
- D. 100 days.

Answer: D

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 # 31

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