

Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Braindumps & Ok-Life-Accident-and-Health-or-Sickness-Producer Test Quiz & Ok-Life-Accident-and-Health-or-Sickness-Producer Practice Material

MD Accident, Health & Life Producer Exam A With Correct Questions And Answers 2024

contract of adhesion - Correct Answer-contracts that are prepared and submitted on a "take it or leave it" basis, are classified as:

The insurer - Correct Answer-A broker is first and foremost responsible to:

24 - Correct Answer-within how many months must a person be expected to die from a sickness in order to be classified as terminally ill?

noncontributory - Correct Answer-100% of the employees must participate in an employer's plan if it is:

estate conservation - Correct Answer-what term refers to taxes being paid from Life Insurance proceeds, so it isn't necessary to sell assets from an estate, to pay for them?

10 days - Correct Answer-john was just delivered his life insurance policy. how many days can he review it and decide if it is best for him to keep?

is intended to provide coverage on a date earlier than the date of the issuance of the policy - Correct Answer-the special significance of a conditional receipt is that it:

military personnel - Correct Answer-which would be eligible to obtain SGLI?

family plan - Correct Answer-a family can be covered under a single contract. what kind of policy would provide permanent life coverage on the breadwinner of a family and term coverage for their other family members?

interest sensitive - Correct Answer-bob wants to pay in more funds to shorten his premium paying period. which policy will give bob this flexibility?

securities and life - Correct Answer-george wants to sell variable insurance policies. what two licenses does he need?

paid up option - Correct Answer-adam has a whole life policy. he would like to use his dividends to pay off his policy. what dividend option should adam use?

fixed period - Correct Answer-which of the following is not a dividend option?

The Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) certification exam is one of the top-rated career advancement certification exams. The Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) certification exam can play a significant role in career success. With the Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) certification you can gain several benefits such as validation of skills, career advancement, competitive advantage, continuing education, and global recognition of your skills and knowledge. The Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) certification is a valuable credential that assists you to enhance your existing skills and experience.

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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q131-Q136):

NEW QUESTION # 131

Which of the following describes the gatekeeper strategy used by HMOs?

- A. The refusal of coverage for patients with preexisting conditions.
- **B. The process of obtaining referrals to specialists from primary care physicians.**
- C. The use of supplemental services on an additional cost basis.
- D. The emphasis on preventing enrollees from using patient services.

Answer: B

Explanation:

In Health Maintenance Organizations (HMOs), the gatekeeper strategy involves a primary care physician (PCP) who coordinates patient care and provides referrals to specialists. This ensures that care is managed efficiently and only necessary specialist visits are authorized, aligning with the HMO's cost-containment model.

* Option A: Incorrect. Refusing coverage for preexisting conditions is unrelated to the gatekeeper role and is regulated by HIPAA, not HMO strategy.

* Option B: Correct. The gatekeeper strategy requires referrals from a PCP to see specialists, a hallmark of HMO plans.

* Option C: Incorrect. HMOs encourage preventive care, not preventing service use, to manage costs.

* Option D: Incorrect. Supplemental services at additional cost are not part of the gatekeeper strategy.

This question falls under the Prometric content outline section on "Health Providers and Products," which covers HMO structures and strategies.

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

Oklahoma Insurance Department, Title 36 O.S. § 652 et seq. (managed care regulations).

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

NEW QUESTION # 132

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

Answer: D

Explanation:

The Health Insurance Portability and Accountability Act (HIPAA) includes provisions from the Newborns' and Mothers' Health Protection Act (NMHPA) 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 # 133

An individual who is NOT acceptable by an insurer at standard rates because of health, habits, or occupation is called a

- A. standard risk.
- B. preferred risk.
- C. substandard risk.
- D. rating risk.

Answer: C

Explanation:

In insurance underwriting, individuals are classified based on their risk profile. A substandard risk is an applicant who, due to health issues, hazardous habits (e.g., smoking), or high-risk occupations (e.g., stunt performer), cannot be insured at standard rates. These individuals may be offered coverage at higher premiums or with exclusions, as outlined in standard underwriting practices and Oklahoma's regulations (Title 36 O.S. § 1204).

* Option A: Incorrect. "Rating risk" is not a standard underwriting term.

* Option B: Incorrect. A standard risk qualifies for standard rates with average risk.

* Option C: Incorrect. A preferred risk qualifies for lower-than-standard rates due to low risk.

* Option D: Correct. A substandard risk is not acceptable at standard rates due to higher risk factors.

This question aligns with the Prometric content outline under "Underwriting," which covers risk classification.

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

Oklahoma Insurance Department, Title 36 O.S. § 1204 (insurance business conduct).

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

NEW QUESTION # 134

Which of the following is NOT a requirement to become a resident producer or adjuster in Oklahoma?

- A. Live in Oklahoma for a period of 6 months or more.
- B. Successfully passing a licensing examination.
- C. Be at least 18 years of age.
- D. Must be of good personal and business reputation.

Answer: A

Explanation:

To become a resident insurance producer or adjuster in Oklahoma, as outlined in Title 36 O.S. § 1435.7 and § 1435.8, an applicant must: be at least 18 years old, be of good personal and business reputation (demonstrating trustworthiness and competency), successfully pass the required licensing examination, and be a resident of Oklahoma or intend to become one.

However, there is no specific requirement to have lived in Oklahoma for 6 months or more prior to applying; residency is established by maintaining a principal place of residence or business in the state at the time of application.

* Option A: Correct (not a requirement). Living in Oklahoma for 6 months or more is not explicitly required; residency status is sufficient.

* Option B: Incorrect (is a requirement). Passing the licensing exam is mandatory.

- * Option C: Incorrect (is a requirement). Applicants must be at least 18 years old.
- * Option D: Incorrect (is a requirement). Good personal and business reputation is required.

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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. § 1435.7, § 1435.8 (resident producer and adjuster licensing).

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

NEW QUESTION # 135

If a primary beneficiary dies, life insurance benefits are then paid to

- A. the sub-primary beneficiaries.
- **B. the contingent beneficiaries.**
- C. no one.
- D. the tertiary beneficiaries.

Answer: B

Explanation:

In a life insurance policy, the primary beneficiary is the first in line to receive the death benefit. If the primary beneficiary predeceases the insured, the benefits are paid to the contingent (or secondary) beneficiaries, as specified in the policy. If no contingent beneficiaries are named, the benefits typically go to the insured's estate, but "contingent beneficiaries" is the correct choice here (Title 36 O.S. § 4001 et seq.).

* Option A: Incorrect. Benefits are not paid to "no one"; they go to contingent beneficiaries or the estate.

* Option B: Incorrect. "Tertiary beneficiaries" is not a standard term in life insurance.

* Option C: Correct. Contingent beneficiaries receive benefits if the primary beneficiary dies.

* Option D: Incorrect. "Sub-primary beneficiaries" is not a recognized term.

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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. § 4001 et seq. (beneficiary designations).

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

NEW QUESTION # 136

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