

Maryland Insurance Administration Accident-and-Health-or-Sickness-Producer Exam Topics - Test Accident-and-Health-or-Sickness-Producer Quiz



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Maryland Insurance Administration Maryland Accident and Health or Sickness Producer Series 20-24 Exam Sample Questions (Q68-Q73):

NEW QUESTION # 68

Which of the following is a requirement of an insurable risk?

- A. The loss must be catastrophic.
- B. **The chance of loss must be calculable.**
- C. The loss must be intentional.
- D. There must be a large number of different loss exposures.

Answer: B

Explanation:

Comprehensive and Detailed Step by Step Explanation: An insurable risk must meet specific criteria to ensure fair and financially viable coverage:

Chance of loss must be calculable (C): Correct. Insurers need statistical data to assess risk and determine premiums.

Loss must be intentional (A): Incorrect; intentional losses are not insurable.

Loss must be catastrophic (B): Incorrect; catastrophic losses (e.g., war or large-scale disasters) are often excluded or managed through reinsurance.

Large number of different loss exposures (D): A large number of similar, not different, exposures is required for risk pooling.

References: Maryland Insurance Principles, Actuarial Standards, and COMAR 31.09.14.

NEW QUESTION # 69

All of the following are typical health maintenance organization (HMO) preventive care services provided by a primary care physician EXCEPT:

- A. Physical examinations
- B. Well-baby checkups
- C. **Experimental surgery**
- D. Immunizations for children

Answer: C

Explanation:

HMOs (Health-General Article, § 19-701) provide preventive care like checkups, immunizations, and exams.

Experimental surgery isn't preventive or standard, making it the exception to covered services.

References: Maryland Health-General Article, § 19-701; MIA HMO guidelines.

NEW QUESTION # 70

Pat owns a small business and is interested in enrolling her son in the Maryland Children's Health Insurance Program. Which of the following is the MOST appropriate person for Pat to contact for enrollment?

- A. An Insurance Producer authorized to work in the SHOP Exchange
- B. **A certified Navigator or authorized Producer for the Individual Exchange**
- C. A SHOP Exchange Navigator
- D. The Maryland Insurance Commissioner

Answer: B

Explanation:

MCHIP enrollment (Insurance Article, § 31-113) occurs through the Individual Exchange (Maryland Health Connection), where certified Navigators or Producers assist, not SHOP (business-focused) or the Commissioner (regulatory).

References: Maryland Insurance Article, § 31-113; MIA MCHIP guidelines.

NEW QUESTION # 71

A nonprofit health service plan may NOT issue a contract that covers which of the following types of benefits?

- A. Vision benefits
- **B. Disability income benefits**
- C. Dental benefits
- D. Medical expense benefits

Answer: B

Explanation:

Nonprofit health service plans (Insurance Article, § 14-102), like HMOs, provide medical, vision, and dental benefits, but disability income-replacing lost wages-is outside their scope and belongs to separate insurance types.

References: Maryland Insurance Article, § 14-102; MIA nonprofit plan rules.

NEW QUESTION # 72

The typical group disability income insurance policy EXCLUDES coverage for disability resulting from:

- A. Commercial airline crashes
- **B. Military service**
- C. Injuries occurring in the home
- D. Automobile accidents

Answer: B

Explanation:

Group disability policies (Insurance Article, § 15-201) cover accidents like crashes or home injuries, but exclude military service disabilities, often covered by government programs (e.g., VA), reflecting standard exclusions.

References: Maryland Insurance Article, § 15-201; MIA disability insurance standards.

NEW QUESTION # 73

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