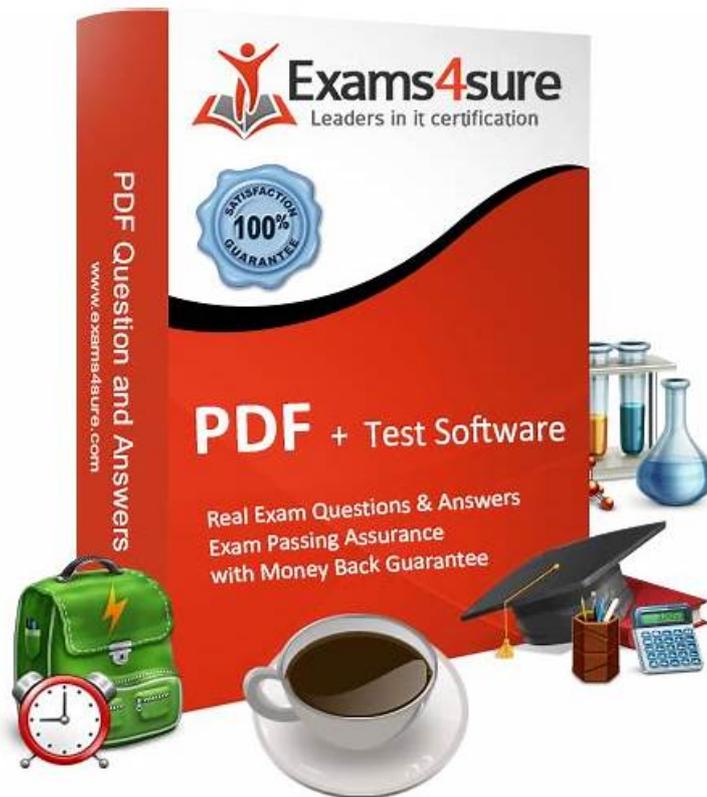


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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q24-Q29):

NEW QUESTION # 24

An insured individual who just turned 67 years old is still working and is a member of the group health insurance plan provided by his employer, which has 18 insured employees. In this case, Medicare will MOST likely

- A. require the individual to cancel his group insurance.
- B. act as a secondary insurer and pay claims not completely covered by the group health insurance.
- C. act as the primary insurer and pay claims up to the limit of the policy.
- D. not cover any claims to protect against overinsurance.

Answer: B

Explanation:

For individuals aged 65 or older who are still working and covered by an employer's group health plan, Medicare's role depends on the employer's size. For employers with fewer than 20 employees (as in this case with 18 employees), Medicare is typically the primary payer, and the group health plan is secondary.

However, if the individual is actively working and enrolled in the group plan, the group plan is primary, and Medicare acts as the secondary payer, covering claims not fully paid by the group plan, as per Medicare Secondary Payer (MSP) rules.

* Option A: Incorrect. The group health plan is primary for active employees, not Medicare.

* Option B: Correct. Medicare acts as the secondary insurer, paying claims not fully covered by the group plan.

* Option C: Incorrect. Medicare does cover claims as a secondary payer, not denying them to prevent overinsurance.

* Option D: Incorrect. Medicare does not require cancellation of group insurance; individuals can maintain both.

This question aligns with the Prometric content outline under "Medicare," which covers Medicare's coordination with group health plans.

:

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).

Medicare Secondary Payer Rules, 42 CFR § 411.100 et seq.

NEW QUESTION # 25

Under a Long-Term Care policy, all of the following are Activities of Daily Living EXCEPT

- A. talking
- B. dressing
- C. toileting
- D. eating

Answer: A

Explanation:

Long-Term Care (LTC) policies cover services for individuals who need assistance with Activities of Daily Living (ADLs), which are basic self-care tasks. Oklahoma regulations (O.A.C. 365:10-5-44) and federal standards define ADLs as including dressing, eating, toileting, bathing, transferring, and continence. Talking is not considered an ADL, as it is not a fundamental self-care activity.

* Option A: Incorrect. Dressing is an ADL.

* Option B: Correct. Talking is not an ADL.

* Option C: Incorrect. Eating is an ADL.

* Option D: Incorrect. Toileting is an ADL.

:

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

Oklahoma Insurance Department, O.A.C. 365:10-5-44 (LTC policy standards).

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

NEW QUESTION # 26

Premiums paid by the insured for personally owned disability income insurance are

- A. partially tax deductible.
- **B. not tax deductible.**
- C. tax deductible.
- D. tax deferred.

Answer: B

Explanation:

According to IRS guidelines (Publication 502), premiums paid by an individual for personally owned disability income insurance are not tax deductible as medical expenses or otherwise, unlike certain health insurance premiums. However, benefits received from such policies are generally tax-free if the insured paid the premiums with after-tax dollars.

* Option A: Correct. Premiums for personally owned disability insurance are not tax deductible.

* Option B: Incorrect. Premiums are not deductible for disability income insurance.

* Option C: Incorrect. There is no partial deduction for these premiums.

* Option D: Incorrect. Tax deferral applies to certain investment products, not disability premiums.

:

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

IRS Publication 502 (Medical and Dental Expenses).

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

NEW QUESTION # 27

Which of the following is NOT a key factor in underwriting life insurance?

- **A. Marital status.**
- B. Age.
- C. Tobacco use.
- D. Family history.

Answer: A

Explanation:

Life insurance underwriting assesses risk based on factors like age (affects mortality risk), family history (indicates hereditary conditions), and tobacco use (increases health risks), as outlined in Oklahoma's underwriting practices (Title 36 O.S. § 1204). Marital status is not a key factor, as it has minimal impact on mortality risk, though it may be noted for beneficiary or financial planning purposes.

* Option A: Incorrect. Age is a key underwriting factor.

* Option B: Incorrect. Family history is a key underwriting factor.

* Option C: Incorrect. Tobacco use is a key underwriting factor.

* Option D: Correct. Marital status is not a key underwriting factor.

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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 # 28

All of the following are DISADVANTAGES of replacing an older health policy EXCEPT

- A. a new contestability period.
- B. preexisting conditions.
- C. proving insurability.
- **D. the old policy does not meet policyowner's needs.**

Answer: D

Explanation:

Replacing an older health insurance policy involves terminating an existing policy and purchasing a new one, which can have disadvantages such as proving insurability (new underwriting), a new contestability period (typically 2 years for misstatements), and potential exclusions for preexisting conditions under the new policy, as regulated in Oklahoma (O.A.C. 365:10-3-16). However, if the old policy no longer meets the policyowner's needs, replacing it is an advantage, not a disadvantage.

* Option A: Incorrect (is a disadvantage). Proving insurability may result in higher premiums or denial.

* Option B: Incorrect (is a disadvantage). A new contestability period restarts the insurer's ability to contest claims.

* Option C: Incorrect (is a disadvantage). Preexisting conditions may face new exclusions or waiting periods.

* Option D: Correct (is not a disadvantage). Replacing a policy that doesn't meet needs is a benefit of replacement.

This question aligns with the Prometric content outline under "Considerations in Replacing Insurance," which covers the implications of policy replacement.

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

Oklahoma Insurance Department, O.A.C. 365:10-3-16 (replacement regulations).

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NEW QUESTION # 29

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