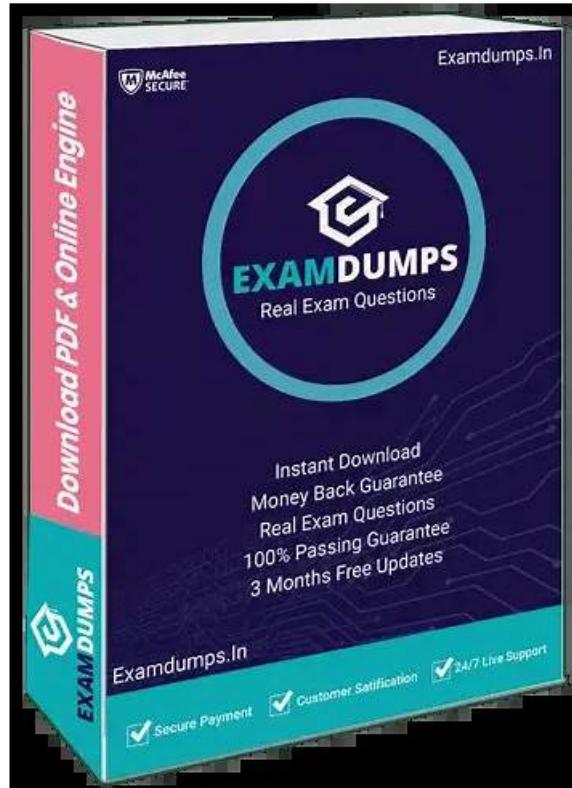


# Accident-and-Health-or-Sickness-Producer Latest Dumps & Accident-and-Health-or-Sickness-Producer Latest Braindumps Questions



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# Updated Accident-and-Health-or-Sickness-Producer Latest Braindumps Questions and Trustworthy Maryland Accident and Health or Sickness Producer Series 20-24 Exam Valid Test Pattern

The ActualTestsQuiz Maryland Insurance Administration Accident-and-Health-or-Sickness-Producer exam dumps are being offered in three different formats. The names of these formats are Accident-and-Health-or-Sickness-Producer PDF questions file, desktop practice test software, and web-based practice test software. All these three Maryland Accident and Health or Sickness Producer Series 20-24 Exam exam dumps formats contain the real Maryland Insurance Administration Accident-and-Health-or-Sickness-Producer Exam Questions that will help you to streamline the Accident-and-Health-or-Sickness-Producer exam preparation process.

## Maryland Insurance Administration Maryland Accident and Health or Sickness Producer Series 20-24 Exam Sample Questions (Q86-Q91):

### NEW QUESTION # 86

Which statement is true of trade association groups eligible for group medical benefits?

- A. Members of the association are usually in the same industry
- B. Such associations are formed for the purpose of purchasing insurance
- C. Employer contributions are usually waived
- D. The association membership primarily consists of large employers

### Answer: A

Explanation:

Trade associations (Insurance Article, § 15-1209) group members in the same industry for medical benefits, not solely for insurance, and include small employers with contributions typically required.

References: Maryland Insurance Article, § 15-1209; MIA group insurance rules.

### NEW QUESTION # 87

If an individual's occupation is considered to be illegal:

- A. It results in a substandard rating on an accident and health insurance policy
- B. It must be stated as such on an accident and health insurance application
- C. It may result in a denial of a disability income claim
- D. It may require a waiver on a disability income insurance policy

### Answer: C

Explanation:

Illegal occupations (Insurance Article, § 12-101) can lead to claim denials if disability arises from illegal acts, per public policy.

Disclosure isn't mandated, waivers don't apply, and ratings adjust risk, not legality.

References: Maryland Insurance Article, § 12-101; MIA claims policies.

### NEW QUESTION # 88

Accident and health policies must cover physically or mentally handicapped dependent children:

- A. To age 19
- B. To age 25
- C. Until they become self-sustaining
- D. For life

### Answer: D

Explanation:

Maryland law (Insurance Article, § 15-401) requires coverage for handicapped dependent children beyond standard age limits if they're incapable of self-sustaining employment and dependent on the insured. This extends for life, or as long as the policy is active, not limited to ages 19 or 25, nor tied to self-sustainability.

References: Maryland Insurance Article, § 15-401; MIA dependent coverage regulations.

### NEW QUESTION # 89

Reasonable and customary charges for health care are based primarily on:

- A. Insurance industry studies
- B. National physician surveys
- C. Actuarial tables
- D. Average charges within a geographic area

**Answer: D**

Explanation:

Reasonable and customary charges (Insurance Article, § 15-1005) reflect average fees for procedures in a specific geographic area (e.g., 80th percentile), ensuring fair reimbursement. Actuarial tables, studies, and national surveys aren't the primary basis.

References: Maryland Insurance Article, § 15-1005; MIA health insurance guidelines.

### NEW QUESTION # 90

In Maryland, a group accident and health certificate of insurance must contain:

- A. The insurer's financial statement
- B. A summary of policy features and benefits
- C. A copy of the group contract
- D. A list of all participating physicians

**Answer: B**

Explanation:

Certificates (Insurance Article, § 15-1207) summarize policy features and benefits for group members, not the full contract, physician lists, or financial statements, which are separate or irrelevant. This ensures employees understand their coverage.

References: Maryland Insurance Article, § 15-1207; MIA group insurance rules.

### NEW QUESTION # 91

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