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Maryland Insurance Administration Maryland Accident and Health or Sickness Producer Series 20-24 Exam Sample Questions (Q71-Q76):

NEW QUESTION # 71

In Maryland, an insurance producer is a person who solicits, negotiates, or sells insurance plans PRIMARILY in conjunction with:

- A. Performing clerical duties
- B. Acting as a regularly salaried officer
- **C. Earning commission**
- D. Enrolling individuals in group plans

Answer: C

Explanation:

A producer (Insurance Article, § 1-101(aa)) solicits and sells insurance primarily for commissions, distinguishing them from clerical staff, enrollment facilitators, or salaried insurer employees. This reflects their independent role.

References: Maryland Insurance Article, § 1-101(aa), § 10-101; MIA producer definitions.

NEW QUESTION # 72

Which benefit is usually excluded from major medical expense plan coverage?

- A. Physical therapy
- B. Prescription drugs
- C. Hospice care
- **D. Routine dental care**

Answer: D

Explanation:

Major medical plans (Insurance Article, § 15-201) cover hospice, drugs, and therapy, but exclude routine dental care, which requires separate dental insurance.

References: Maryland Insurance Article, § 15-201; MIA major medical standards.

NEW QUESTION # 73

Which of the following is NOT a mandated benefit in Maryland?

- **A. Weight reduction programs**
- B. Hearing aids for children
- C. Treatment of mental illness
- D. Treatment of substance abuse

Answer: A

Explanation:

Maryland mandates mental health (§ 15-802), substance abuse (§ 15-803), and hearing aids for children (§ 15-838), but weight reduction programs are elective and not required (Insurance Article, § 15-801).

References: Maryland Insurance Article, § 15-801, § 15-802, § 15-803, § 15-838; MIA mandated benefits.

NEW QUESTION # 74

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

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

Answer: B

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 # 75

If an employer with 200 employees wants to offer health insurance and calls a SHOP Exchange Navigator, what should the navigator do?

- **A. Refer the employer to a licensed insurance producer**
- B. Help the employer sign-up through the SHOP Exchange
- C. Refer the employer to the Maryland Insurance Administration
- D. Refer the employer to the carrier where a friend works

Answer: A

Explanation:

SHOP Exchange (Insurance Article, § 31-101) serves employers with 1-50 employees; a 200-employee firm exceeds this, so the navigator should refer them to a producer for large group plans, not assist via SHOP, refer personally, or send to the MIA.

References: Maryland Insurance Article, § 31-101; MIA SHOP Exchange guidelines.

NEW QUESTION # 76

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