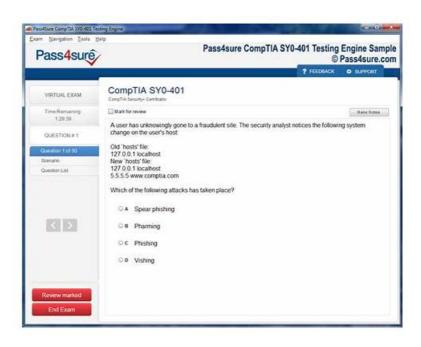
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# Sickness Producer Series 20-24 Exam Sample Questions (Q70-Q75):

#### **NEW QUESTION #70**

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

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

#### Answer: B

#### 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 #71**

The primary purpose of disability income insurance is to:

- A. Pay any physicians' fees resulting from a disabling injury
- B. Provide benefit payments for a period of time when the insured is unable to work
- C. Pay necessary hospital expenses when the insured is unable to work
- D. Provide indemnity for loss of life

#### Answer: B

#### Explanation:

Disability income insurance (Insurance Article, § 15-201) replaces income during disability, not life indemnity, hospital costs (health insurance), or physician fees (medical insurance). It supports financial stability when work is impossible. References:Maryland Insurance Article, § 15-201; MIA disability insurance standards.

#### **NEW QUESTION #72**

When a producer engages in unfair practices, all of the following are true EXCEPT:

- A. The Maryland Insurance Administration can suspend the producer's license
- B. The Maryland Insurance Administration can issue a cease and desist order
- C. The Maryland Insurance Administration's decision is final
- D. The Maryland Insurance Administration can investigate the problem and hold a hearing

#### Answer: C

# Explanation:

The MIA (Insurance Article, § 2-201, § 10-126) can investigate, suspend licenses, and issue orders, but its decisions are appealable to Maryland courts, not final.

References: Maryland Insurance Article, § 2-201, § 10-126; MIA enforcement powers.

## **NEW QUESTION #73**

Which feature in a long-term care insurance policy is designed specifically to provide benefits at times when family members need a break from caring for the insured?

- A. Home health care
- B. Respite care
- C. Skilled nursing facility care
- D. Custodial facility care

#### Answer: B

#### Explanation:

Respite care (Insurance Article, § 18-101) offers temporary professional care to relieve family caregivers, a mandated feature in Maryland long-term care policies. Skilled nursing, custodial care, and home health care serve ongoing needs, not specifically caregiver breaks.

References: Maryland Insurance Article, § 18-101 et seq.; MIA LTC guidelines.

#### **NEW QUESTION #74**

A health maintenance organization may issue a contract that provides benefits for the following:

- A. The accidental death of an HMO member
- B. Health care services provided to members of the HMO
- C. Replacement of income lost by a member due to the member's disability
- D. The dismemberment of an HMO member

. -- ..

#### Answer: B

#### Explanation:

HMOs (Health-General Article, § 19-701) provide health care services to members, not income replacement (disability insurance), accidental death, or dismemberment benefits (life/accident insurance).

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

#### **NEW QUESTION #75**

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