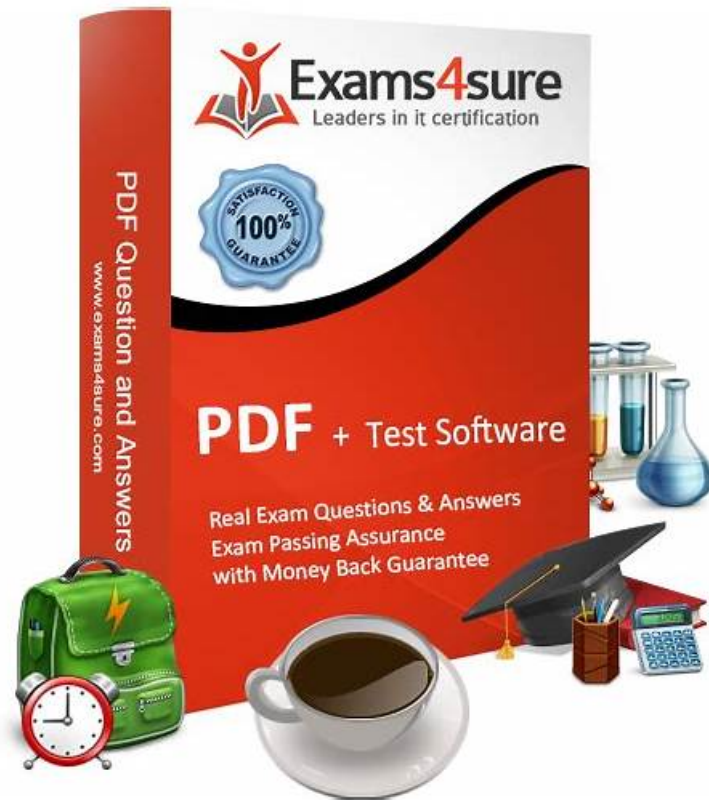


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## Ok-Life-Accident-and-Health-or-Sickness-Producer Practice Test Pdf | Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Question

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## Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q103-Q108):

### NEW QUESTION # 103

A condition for which medical advice, diagnosis, care, or treatment was recommended or received during the 6 months immediately preceding the effective date of group health coverage is

- A. preexisting condition.
- B. diagnosed condition.
- C. elimination period.
- D. affiliation period.

**Answer: A**

Explanation:

Preexisting conditions are defined in health insurance as a medical condition for which advice, diagnosis, care, or treatment was recommended or received within a specified period (commonly 6 months) before the effective date of coverage. In Oklahoma, group health insurance policies often include provisions limiting or excluding coverage for preexisting conditions for a certain period, as regulated by federal and state laws, including the Health Insurance Portability and Accountability Act (HIPAA).

\* Option A: Incorrect. An elimination period is the waiting period before benefits begin, typically in disability or long-term care policies, not related to preexisting conditions.

\* Option B: Incorrect. An affiliation period is a waiting period for late enrollees in HMOs under HIPAA, not tied to medical conditions.

\* Option C: Incorrect. A diagnosed condition is not a standard insurance term; it does not specifically denote the timeframe of prior treatment like a preexisting condition.

\* Option D: Correct. A preexisting condition matches the definition provided, as per Oklahoma and federal regulations.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers health insurance exclusions and limitations.

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

Oklahoma Insurance Department, Title 36 O.S. § 6060.4 (preexisting condition provisions).

HIPAA, 45 CFR § 144.103 (definition of preexisting condition).

### NEW QUESTION # 104

A PRIMARY difference between precertification provision and concurrent review is that only the precertification provision

- A. requires the consent of the patient.
- B. is designed to be a cost containment measure.
- C. involves a review by the insurance company.
- D. occurs before the treatment is provided.

**Answer: D**

Explanation:

Precertification (or preauthorization) is a process where the insurer reviews and approves certain medical treatments or procedures before they are provided, ensuring they are medically necessary and covered.

Concurrent review occurs during the treatment, monitoring ongoing care (e.g., hospital stays) to ensure continued necessity. The primary difference is timing: precertification happens before treatment, while concurrent review happens during treatment.

\* Option A: Incorrect. Both precertification and concurrent review are cost containment measures, so this is not unique to precertification.

\* Option B: Incorrect. Both processes involve review by the insurance company.

\* Option C: Incorrect. Neither typically requires patient consent beyond agreeing to the policy terms.

\* Option D: Correct. Precertification occurs before treatment, distinguishing it from concurrent review.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers health insurance utilization management.

:

Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section:

General Knowledge - Accident and Health Insurance).  
Oklahoma Insurance Department, Title 36 O.S. § 6060.3 (utilization review standards).  
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

### NEW QUESTION # 105

Which of the following is a potential DISADVANTAGE of a fixed annuity?

- A. Payments continue only for a maximum of 2 years after the annuitant's death.
- **B. Annuitants could experience a decrease in the purchasing power of their payments over a period of years due to inflation.**
- C. There is no guaranteed specific benefit amount to the annuitant.
- D. The insured invests payments in variable securities, and the return fluctuates with an uncertain economic market.

**Answer: B**

Explanation:

A fixed annuity provides guaranteed, stable payments to the annuitant, but a key disadvantage is that the fixed payments may lose purchasing power over time due to inflation, reducing their real value. This is a concern for long-term annuitants, as noted in Oklahoma's annuity regulations (Title 36 O.S. § 4002).

\* Option A: Incorrect. Variable securities apply to variable annuities, not fixed annuities.

\* Option B: Incorrect. Fixed annuities guarantee a specific benefit amount.

\* Option C: Correct. Inflation can decrease the purchasing power of fixed payments.

\* Option D: Incorrect. Payment duration depends on the annuity type (e.g., life annuity), not a 2-year limit.

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

Oklahoma Insurance Department, Title 36 O.S. § 4002 (annuity products).

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

### NEW QUESTION # 106

Which of the following is NOT a requirement to become a resident producer or adjuster in Oklahoma?

- A. Successfully passing a licensing examination.
- B. Must be of good personal and business reputation.
- **C. Live in Oklahoma for a period of 6 months or more.**
- D. Be at least 18 years of age.

**Answer: C**

Explanation:

To become a resident insurance producer or adjuster in Oklahoma, as outlined in Title 36 O.S. § 1435.7 and § 1435.8, an applicant must: be at least 18 years old, be of good personal and business reputation (demonstrating trustworthiness and competency), successfully pass the required licensing examination, and be a resident of Oklahoma or intend to become one. However, there is no specific requirement to have lived in Oklahoma for 6 months or more prior to applying; residency is established by maintaining a principal place of residence or business in the state at the time of application.

\* Option A: Correct (not a requirement). Living in Oklahoma for 6 months or more is not explicitly required; residency status is sufficient.

\* Option B: Incorrect (is a requirement). Passing the licensing exam is mandatory.

\* Option C: Incorrect (is a requirement). Applicants must be at least 18 years old.

\* Option D: Incorrect (is a requirement). Good personal and business reputation is required.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: State-Specific Knowledge - Licensing Requirements).

Oklahoma Insurance Department, Title 36 O.S. § 1435.7, § 1435.8 (resident producer and adjuster licensing).

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

### NEW QUESTION # 107

Every licensee must keep records pertaining to insurance transactions for how many years?

- A. 0
- B. 1
- C. 2
- D. 3

**Answer: A**

Explanation:

Oklahoma insurance law requires licensed insurance producers to maintain records of insurance transactions for a minimum of 5 years, as specified in Title 36 O.S. § 1435.13. This ensures compliance with regulatory oversight and allows for audits or investigations by the Oklahoma Insurance Department.

\* Option A: Incorrect. 3 years is insufficient per Oklahoma law.

\* Option B: Correct. Licensees must keep records for 5 years.

\* Option C: Incorrect. 7 years exceeds the requirement.

\* Option D: Incorrect. 10 years is not mandated by Oklahoma insurance regulations.

This question falls under the Prometric content outline section on "State Insurance Statutes, Rules, and Regulations," which includes recordkeeping requirements.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: State- Specific Knowledge - Licensing Requirements).

Oklahoma Insurance Department, Title 36 O.S. § 1435.13 (producer recordkeeping).

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

## NEW QUESTION # 108

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