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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q33-Q38):

NEW QUESTION # 33

Unlike HMO plans, PPO plan members MOST often

- A. have more choices of doctors and medical service providers.
- B. can see a physician on a walk-in basis.
- C. receive no medical benefits while traveling to other states.
- D. must designate a primary care physician.

Answer: A

Explanation:

Preferred Provider Organizations (PPOs) and Health Maintenance Organizations (HMOs) are two common types of managed care plans in health insurance. According to standard insurance study materials for the Oklahoma Life, Accident, and Health or Sickness Producer exam, a key distinction between PPOs and HMOs lies in the flexibility of provider choice. PPOs allow members to choose from a broader network of doctors and medical service providers, both in-network and out-of-network, without requiring a referral from a primary care physician. HMOs, in contrast, typically restrict members to in-network providers and require a designated primary care physician to coordinate care.

* Option A: Incorrect. PPO plans often provide coverage for out-of-state medical services, especially within their network or through out-of-network benefits, though at potentially higher costs. This is not a defining characteristic compared to HMOs.

* Option B: Correct. PPOs are known for offering more choices of doctors and medical service providers, as they do not mandate a primary care physician or referrals for specialists, unlike HMOs.

* Option C: Incorrect. HMOs require members to designate a primary care physician, while PPOs do not.

* Option D: Incorrect. While PPOs offer flexibility, the ability to see a physician on a walk-in basis is not a standard feature distinguishing them from HMOs, as both may vary in appointment requirements.

This aligns with the Prometric exam content outline under "Health Providers and Products," which emphasizes understanding differences between health insurance plans like HMOs and PPOs.

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

Oklahoma Insurance Department, Title 36 O.S. § 652 et seq. (regulations on managed care plans).

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

NEW QUESTION # 34

Ann has a 5-year Renewable Term Life Insurance Policy. Upon exercising the renewable privilege, Ann MUST

- A. convert to a whole life policy.
- B. provide evidence of insurability.
- C. renew for at least 10 years.
- D. pay an annual premium that may be higher.

Answer: D

Explanation:

A renewable term life insurance policy allows the insured to renew the policy at the end of the term without providing evidence of insurability, typically for another term of the same duration. However, because the insured is older at renewal, the premium is generally higher due to increased risk. For a 5-year renewable term policy, Ann can renew for another 5-year term, but the premium will reflect her age at the time of renewal.

* Option A: Incorrect. Renewable term policies do not require evidence of insurability for renewal, as this is a key feature of the renewability provision.

* Option B: Incorrect. The renewal term is typically the same as the original term (5 years in this case), not a mandatory 10 years.

* Option C: Correct. The premium upon renewal may be higher because it is based on the insured's attained age, as outlined in standard term life insurance provisions.

* Option D: Incorrect. Renewal does not require conversion to a whole life policy; conversion is a separate option that may be available but is not mandatory.

This question aligns with the Prometric content outline under "Life Products," which covers the characteristics and provisions of term life insurance, including renewability.

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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 (definitions of life insurance products).

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

NEW QUESTION # 35

Which one of the following types of benefits is often excluded from coverage under an HMO plan?

- A. Out-of-area emergency services.
- B. Physical examinations.
- C. Adult routine eye examinations.
- D. In-patient surgeries.

Answer: C

Explanation:

Health Maintenance Organizations (HMOs) focus on preventive and essential medical care within a network.

Adult routine eye examinations are often excluded from HMO coverage, as they are considered non-essential or covered under separate vision plans. Other services like emergency care, physical exams, and surgeries are typically covered, as per Oklahoma's managed care regulations (Title 36 O.S. § 652 et seq.).

* Option A: Incorrect. Out-of-area emergency services are generally covered by HMOs.

* Option B: Correct. Adult routine eye examinations are often excluded or require separate coverage.

* Option C: Incorrect. Physical examinations are typically covered as preventive care.

* Option D: Incorrect. In-patient surgeries are covered as essential medical services.

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

Oklahoma Insurance Department, Title 36 O.S. § 652 et seq. (managed care plans).

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

NEW QUESTION # 36

Which of the following describes the gatekeeper strategy used by HMOs?

- A. The use of supplemental services on an additional cost basis.
- B. The process of obtaining referrals to specialists from primary care physicians.
- C. The refusal of coverage for patients with preexisting conditions.
- D. The emphasis on preventing enrollees from using patient services.

Answer: B

Explanation:

In Health Maintenance Organizations (HMOs), the gatekeeper strategy involves a primary care physician (PCP) who coordinates patient care and provides referrals to specialists. This ensures that care is managed efficiently and only necessary specialist visits are authorized, aligning with the HMO's cost-containment model.

* Option A: Incorrect. Refusing coverage for preexisting conditions is unrelated to the gatekeeper role and is regulated by HIPAA, not HMO strategy.

* Option B: Correct. The gatekeeper strategy requires referrals from a PCP to see specialists, a hallmark of HMO plans.

* Option C: Incorrect. HMOs encourage preventive care, not preventing service use, to manage costs.

* Option D: Incorrect. Supplemental services at additional cost are not part of the gatekeeper strategy.

This question falls under the Prometric content outline section on "Health Providers and Products," which covers HMO structures and strategies.

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

Oklahoma Insurance Department, Title 36 O.S. § 652 et seq. (managed care regulations).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 37

When a life insurance or annuity replacement policy is sold, the policyowner has a right to return the policy for a full refund of premium within

- A. 14 days.
- B. 3 days.
- C. 7 days.
- **D. 20 days.**

Answer: D

Explanation:

Oklahoma regulations (O.A.C. 365:10-3-16) provide a free-look period for life insurance or annuity replacement policies, allowing the policyowner to return the policy for a full refund of premium within 20 days from receipt. This extended period for replacements (compared to 10 days for non-replacement policies) ensures consumers can review the new policy and compare it to the replaced one.

* Option A: Incorrect. 3 days is too short for the free-look period.

* Option B: Incorrect. 7 days is not the required timeframe.

* Option C: Incorrect. 14 days is shorter than the replacement free-look period.

* Option D: Correct. The free-look period for replacement policies is 20 days.

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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).

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

NEW QUESTION # 38

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