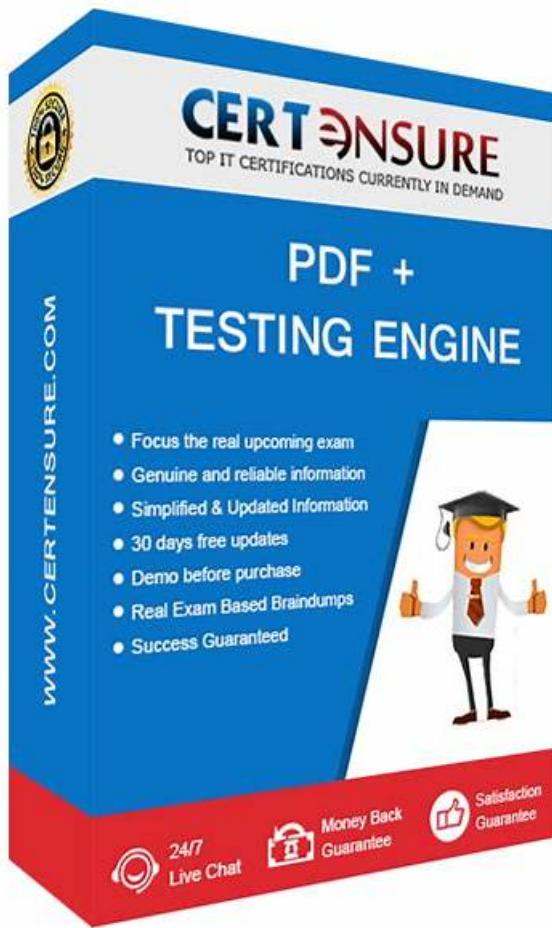


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## 2026 Accurate Ok-Life-Accident-and-Health-or-Sickness-Producer Dumps Reviews | 100% Free Oklahoma Life, Accident, and Health or Sickness Producer Exam Hot Questions

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## **Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q79-Q84):**

### **NEW QUESTION # 79**

All of the following are Medicare Advantage Plans EXCEPT

- A. Private Fee-For-Service (PFFS).
- B. Preferred Provider Organization (PPO).
- C. Health Maintenance Organization (HMO).
- D. **Social Security Disability Income (SSDI)**.

### **Answer: D**

Explanation:

Medicare Advantage (Part C) plans are private health plans approved by Medicare, including PPOs, HMOs, and PFFS plans, which provide an alternative to Original Medicare. Social Security Disability Income (SSDI) is a federal program providing income support for disabled individuals, not a Medicare Advantage plan.

- \* Option A: Incorrect. PPO plans are a type of Medicare Advantage plan.
- \* Option B: Incorrect. HMO plans are a type of Medicare Advantage plan.
- \* Option C: Incorrect. PFFS plans are a type of Medicare Advantage plan.
- \* Option D: Correct. SSDI is not a Medicare Advantage plan; it is a disability income program.

This question aligns with the Prometric content outline under "Medicare," which covers Medicare Advantage plans.

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

Oklahoma Insurance Department, Title 36 O.S. § 6217 (Medicare supplement insurance).

CMS, Medicare & You Handbook (Medicare Advantage plans).

### **NEW QUESTION # 80**

An insurance producer who knowingly and willfully makes a fraudulent statement relating to an application for insurance is subject to all of the following EXCEPT

- A. revocation.
- **B. discrimination.**
- C. suspension.
- D. censure.

### **Answer: B**

Explanation:

Under Oklahoma's Insurance Code (Title 36 O.S. § 1435.13), a producer who knowingly and willfully makes a fraudulent statement on an insurance application faces disciplinary actions, including suspension, revocation, or censure of their license, as well as potential fines or criminal penalties. Discrimination is not a disciplinary action; it refers to unfair treatment and is unrelated to fraud penalties.

- \* Option A: Incorrect (is a penalty). Suspension of the license is a possible consequence.
- \* Option B: Incorrect (is a penalty). Revocation of the license is a possible consequence.
- \* Option C: Correct (is not a penalty). Discrimination is not a disciplinary action for fraud.
- \* Option D: Incorrect (is a penalty). Censure is a formal reprimand and a possible consequence.

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

Oklahoma Insurance Statutes).

Oklahoma Insurance Department, Title 36 O.S. § 1435.13 (grounds for license discipline).

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

### NEW QUESTION # 81

All of the following describe a whole life policy EXCEPT

- A. provides coverage for the life of the policyholder.
- B. premiums are payable until death.
- C. provides a death benefit only.
- D. a policy of \$1,000 minimum

**Answer: D**

Explanation:

A whole life insurance policy is a type of permanent life insurance that provides coverage for the insured's entire life, as long as premiums are paid. It typically includes a level premium, a guaranteed death benefit, and a cash value component that accumulates over time. There is no regulatory requirement in Oklahoma or standard insurance practice that mandates a minimum face amount of \$1,000 for whole life policies, making this statement incorrect.

\* Option A: Correct (as the exception). Whole life policies do not require a \$1,000 minimum face amount; insurers set minimums based on their underwriting guidelines, often higher.

\* Option B: Incorrect (describes whole life). Whole life provides lifelong coverage, as per its definition.

\* Option C: Incorrect (describes whole life). Premiums are typically payable until death or age 100, depending on the policy.

\* Option D: Incorrect (describes whole life). While whole life provides a death benefit, it also accumulates cash value, but the phrasing "death benefit only" is misleading as it implies no cash value, which is not the exception here.

This question aligns with the Prometric content outline under "Life Products," which covers the characteristics of whole life insurance.

:

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 # 82

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 emphasis on preventing enrollees from using patient services.
- D. The refusal of coverage for patients with preexisting conditions.

**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 # 83**

In a life insurance cash value policy, the automatic premium loan provision authorizes the insurance company to withdraw from the policy's cash values the amount of

- A. premiums due if the premium has not been paid by the end of the grace period.
- B. interest owed by the insured on outstanding policy loan amounts not repaid at the policy's maturity date.
- C. premiums needed to terminate the policy.
- D. any outstanding loans from any policies insured with the same insurance company.

#### **Answer: A**

Explanation:

The automatic premium loan (APL) provision in a life insurance policy with cash value allows the insurer to automatically borrow from the policy's cash value to pay overdue premiums if the policyowner fails to pay by the end of the grace period (typically 31 days, per Title 36 O.S. § 4005). This prevents the policy from lapsing, provided sufficient cash value is available.

\* Option A: Incorrect. The APL provision does not cover loans from other policies.

\* Option B: Correct. The APL provision authorizes withdrawal to pay premiums due at the end of the grace period.

\* Option C: Incorrect. The APL provision prevents termination, not facilitates it.

\* Option D: Incorrect. Interest on policy loans is separate and not covered by the APL provision.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers automatic premium loans.

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

Oklahoma Insurance Department, Title 36 O.S. § 4005 (grace period and related provisions).

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

### **NEW QUESTION # 84**

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