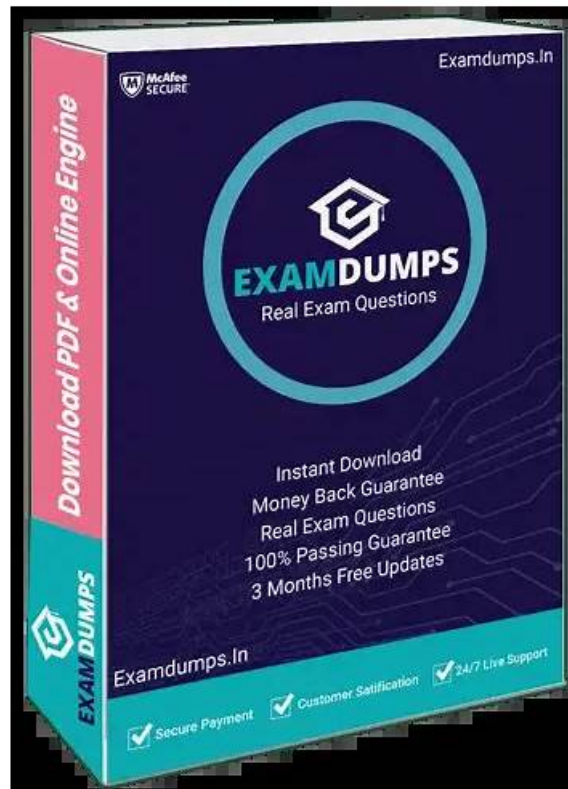


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Maryland Insurance Administration Maryland Accident and Health or Sickness Producer Series 20-24 Exam Sample Questions (Q33-Q38):

NEW QUESTION # 33

In Maryland, continuation of medical plan coverage for a handicapped child beyond the age limit stated in the policy may require proof of the child's:

- A. Continued insurability
- B. Incapacity only
- C. Dependency for the first two years of continued coverage only
- **D. Incapacity and dependency upon reaching the age limit**

Answer: D

Explanation:

Under Insurance Article, § 15-401, coverage for handicapped children extends beyond age limits if they're incapacitated (unable to work) and dependent on the insured at the age limit. Insurability isn't required, incapacity alone isn't enough, and dependency isn't time-limited to two years.

References: Maryland Insurance Article, § 15-401; MIA dependent coverage rules.

NEW QUESTION # 34

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

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

Answer: B

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 # 35

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

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

Answer: C

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 # 36

An insurance policy could be issued to cover losses resulting from any of the following EXCEPT:

- A. A state-sponsored centennial celebration
- B. A skydiving exhibition
- C. A drug smuggling operation
- D. A nuclear power plant

Answer: C

Explanation:

Insurance (Insurance Article, § 12-101) covers legal risks like skydiving, events, or plants, but not illegal acts like drug smuggling, barred by public policy.

References: Maryland Insurance Article, § 12-101; MIA insurability guidelines.

NEW QUESTION # 37

Which statement is true of trade association groups eligible for group medical benefits?

- A. Employer contributions are usually waived
- B. Such associations are formed for the purpose of purchasing insurance
- C. Members of the association are usually in the same industry
- D. The association membership primarily consists of large employers

Answer: C

Explanation:

Trade associations (Insurance Article, § 15-1209) group members in the same industry for medical benefits, not solely for insurance, and include small employers with contributions typically required.

References: Maryland Insurance Article, § 15-1209; MIA group insurance rules.

NEW QUESTION # 38

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