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## Virginia-Life-Annuities-and-Health-Insurance Training For Exam - Virginia-Life-Annuities-and-Health-Insurance Latest Test Simulations

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## Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q20-Q25):

### NEW QUESTION # 20

An insurer operating in the U.S. but headquartered outside the U.S. is:

- A. A reciprocal insurance exchange
- **B. An alien insurer**
- C. A captive insurer
- D. A foreign insurer

**Answer: B**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* An alien insurer (B) is headquartered outside the U.S. but licensed to operate within it, distinguishing it from a foreign insurer (A), which is domiciled in another U.S. state.

\* A captive insurer (C) insures its parent company, and a reciprocal exchange (D) is a mutual insurance structure, neither based on location.

The Virginia study guide defines an alien insurer as one incorporated outside the U.S., operating under state licensing, per standard insurance terminology. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Insurance Company Types."

### NEW QUESTION # 21

When an HIV test is requested by a health insurer, who signs the consent form?

- **A. The applicant**
- B. The applicant's physician
- C. The insurance agent
- D. The medical laboratory technician

**Answer: A**

Explanation:

Virginia Code § 38.2-600 requires written consent for HIV testing in insurance underwriting, signed by the applicant (option A) to comply with privacy laws (e.g., Virginia Code § 32.1-36.1). This ensures the individual authorizes the test, protecting their rights. Option B (physician) may order tests but doesn't consent for insurance. Option C (agent) facilitates but can't consent. Option D (technician) performs the test, not authorizes it. The study guide likely stresses this consent process in a privacy section, with examples of applicants signing before blood draws, making A the correct party.

### NEW QUESTION # 22

The preventive medical care benefit sometimes provided in a Medicare supplement policy covers:

- A. Hospitalization
- **B. Annual physical exams**
- C. Home health care
- D. Skilled nursing care

**Answer: B**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* Medicare supplement (Medigap) policies may include preventive care benefits like annual physical exams (D), which original Medicare doesn't fully cover.

\* Home health (A), skilled nursing (B), and hospitalization (C) are covered by Medicare Parts A and B, not typically supplemental preventive benefits.

The Virginia study guide notes that some Medigap plans offer additional preventive services, such as annual exams, beyond Medicare's scope. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Medicare Supplement Insurance."

### NEW QUESTION # 23

Renewal of small employer health insurance plans may be denied for all of the following reasons EXCEPT:

- **A. Overuse of physician and hospital services**

- B. Having less than the required number of participants
- C. Fraud by the employer
- D. Nonpayment of premiums

**Answer: A**

Explanation:

Virginia Code § 38.2-3432.1, aligned with the Affordable Care Act (ACA), mandates guaranteed renewability for small employer health plans (1-50 employees in Virginia). Insurers can deny renewal for nonpayment of premiums (option A), insufficient participants (option B, e.g., falling below one eligible employee), or fraud (option D), per Virginia Code § 38.2-3407. However, option C-overuse of services (high claims)-a-is not a permissible reason for denial, as renewability cannot be based on claims experience or health status. The study guide emphasizes this protection under Virginia's small group market rules, making C the exception.

#### NEW QUESTION # 24

One characteristic of flexible premium life insurance is that payment of the premium can be altered at the option of:

- A. The insurer, if the prime interest rate falls below 6%
- B. The contingent beneficiary
- C. The insurer, if the Consumer Price Index has risen at least 10% over the past year
- **D. The policyowner**

**Answer: D**

Explanation:

Flexible premium life insurance, such as universal life (Virginia Code § 38.2-3113.1), allows the policyowner to adjust premium payments within policy limits (e.g., minimum to maintain coverage, maximum for tax advantages), offering flexibility over fixed-premium plans like whole life. Option A correctly identifies the policyowner as the decision-maker. Option B (contingent beneficiary) is false; beneficiaries have no control over premiums. Options C and D tie adjustments to economic indices (CPI, interest rates), but Virginia law and standard policies don't grant insurers unilateral premium-changing rights based on these factors- flexibility is the policyowner's prerogative, subject to cash value sufficiency. The study guide likely contrasts this with traditional policies, using examples of skipped or increased payments, confirming A as the defining trait.

#### NEW QUESTION # 25

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