

# Flexible Maryland Insurance Administration Accident-and-Health-or-Sickness-Producer Testing Engine | Accident-and-Health-or-Sickness-Producer Latest Test Testking



The graphic features a yellow lightning bolt on the left. At the top left is a circular icon with a red border containing symbols for a lightning bolt, a house, a flame, and a car. To its right is the Maryland Insurance Administration logo, which includes the state flag and the text "Maryland INSURANCE ADMINISTRATION". Below the logo is the text "VIRTUAL DISASTER CENTER". A red banner with yellow text reads "ASSISTANCE IS AVAILABLE Friday, July 7, 2023, 12 pm - 2 pm". Below this, the agenda is listed: "Agenda: Virtual Presentation approx. 30 minutes Followed by Private Breakout Sessions". A text box states: "The Maryland Insurance Administration is opening a Virtual Disaster Center to help anyone with insurance-related issues or questions about damage from recent weather events. Registration is not required. Use this QR Code or Zoom link to join: https://www.zoomgov.com/j/1609113971". Below the text is a red phone icon, the dial-in number "(646) 828-7666", and the meeting ID "160 911 3971". To the right is a QR code with the text "SCAN ME" and an arrow pointing to it. At the bottom, a yellow bar contains the toll-free number "800-492-6116", the website "insurance.maryland.gov", and social media icons for Facebook, LinkedIn, Instagram, YouTube, Twitter, and Nextdoor.

**Maryland**  
INSURANCE ADMINISTRATION  
VIRTUAL DISASTER CENTER

**ASSISTANCE IS AVAILABLE**  
**Friday, July 7, 2023, 12 pm - 2 pm**

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**SCAN ME**

800-492-6116 Toll-free  
insurance.maryland.gov

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## **Maryland Insurance Administration Maryland Accident and Health or Sickness Producer Series 20-24 Exam Sample Questions (Q71-Q76):**

### **NEW QUESTION # 71**

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

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

**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 # 72**

Accident and health policies must cover physically or mentally handicapped dependent children:

- A. To age 25
- B. To age 19
- **C. For life**
- D. Until they become self-sustaining

**Answer: C**

Explanation:

Maryland law (Insurance Article, § 15-401) requires coverage for handicapped dependent children beyond standard age limits if they're incapable of self-sustaining employment and dependent on the insured. This extends for life, or as long as the policy is active, not limited to ages 19 or 25, nor tied to self-sustainability.

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

### **NEW QUESTION # 73**

Coverage for the first three pints of blood for Medicare enrollees is:

- A. A Medicare Part A benefit
- **B. A Medicare Supplement core benefit**
- C. A Medicare Part B benefit
- D. A Medicare Supplement additional benefit

**Answer: B**

Explanation:

Medicare Part A excludes the first three pints of blood for inpatient care, but Medigap core benefits (Insurance Article, § 15-901) cover this cost across all plans (A-J), making it a standard, not additional, benefit. Parts A and B don't include it directly.

References: Maryland Insurance Article, § 15-901; CMS Medicare guidelines.

### **NEW QUESTION # 74**

Which benefit is usually excluded from accident and health plan coverage?

- A. Surgical expense
- B. Hospital expense
- C. Physicians' visits
- D. Custodial care

**Answer: D**

Explanation:

Accident and health plans (Insurance Article, § 15-201) cover acute needs like hospital, physician, and surgical expenses. Custodial care-non-medical daily assistance-is excluded, typically covered by long-term care insurance.

References:Maryland Insurance Article, § 15-201; MIA health insurance standards.

#### NEW QUESTION # 75

When a producer sells an individual accident and health insurance policy, how is the initial premium usually paid?

- A. The insurer utilizes the applicant's automatic bank draft authorization
- B. The insurer bills the applicant when the application is approved
- C. The applicant sends it directly to the insurer with the application
- D. The producer collects and forwards it to the insurer

**Answer: D**

Explanation:

Producers (Insurance Article, § 10-126) typically collect the initial premium with the application and forward it to the insurer, streamlining the process, unlike direct payment, billing, or bank drafts, which are less common initially.

References:Maryland Insurance Article, § 10-126; MIA producer procedures.

#### NEW QUESTION # 76

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