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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q148-Q153):

NEW QUESTION # 148

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

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

Answer: C

Explanation:

In Health Maintenance Organizations (HMOs), thegatekeeper strategyinvolves 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:

 $\label{thm:control} General\ Knowledge\ -\ Health\ Providers\ and\ Products).$

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 OUESTION # 149

Insurers do business in Oklahoma only after a thorough financial review. Insurance policies written in Oklahoma, that are protected by the Guaranty Association, protect policyowners in the event an admitted company

- A. merges with a foreign insurer.
- B. becomes financially insolvent.
- C. cannot meet its capital surplus requirements.
- D. depletes its loss reserves.

Answer: B

Explanation:

The Oklahoma Life and Health Insurance Guaranty Association, established under Title 36 O.S. § 2025 et seq., protects policyowners of admitted insurers in Oklahoma if the insurer becomes financially insolvent.

The association provides coverage up to statutory limits (e.g., \$300,000 for life insurance death benefits,

\$100,000 for cash value) to ensure policyholders receive benefits despite the insurer's insolvency.

- * Option A: Incorrect, A merger with a foreign insurer does not trigger Guaranty Association protection unless it leads to insolvency.
- * Option B: Correct. The Guaranty Association protects policyowners when an admitted insurer becomes financially insolvent.
- * Option C: Incorrect. Failure to meet capital surplus requirements may lead to regulatory action but does not directly trigger Guaranty Association coverage.
- * Option D: Incorrect. Depleting loss reserves is a financial issue but not the specific condition for Guaranty Association intervention, which requires insolvency.

This question falls under the Prometric content outline section on "State Insurance Statutes, Rules, and Regulations," which includes knowledge of the Guaranty Association.

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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. § 2025 et seq. (Life and Health Insurance Guaranty Association Act).

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

NEW QUESTION #150

The type of annuity in which all payments cease upon the death of an annuitant is referred to as a

- A. refund annuity.
- B. finite annuity.
- C. terminal annuity.
- D. life annuity.

Answer: D

Explanation:

Alife annuity(or straight life annuity) pays periodic payments to the annuitant until their death, at which point all payments cease, with no further benefits to beneficiaries. This contrasts with other annuity types, such as refund or joint-life annuities, which may continue payments or provide refunds.

- * Option A: Incorrect. "Terminal annuity" is not a standard insurance term.
- * Option B: Incorrect. "Finite annuity" is not a recognized annuity type.
- * Option C: Incorrect. A refund annuity provides a refund or continued payments to a beneficiary if the annuitant dies early.
- * Option D: Correct. A life annuity ceases payments upon the annuitant's death.

This question falls under the Prometric content outline section on "Life Products," which covers annuities and their features.

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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, including annuities).

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

NEW QUESTION #151

An alien insurer is which one of the following?

- A. One formed under the laws of Oklahoma.
- B. One formed under the laws of a state geographically bordering Oklahoma.
- C. One formed under the laws of a state other than Oklahoma.
- D. One formed under the laws of a country other than the United States of America.

Answer: D

Explanation:

Analien insurer, as defined in Oklahoma's Insurance Code (Title 36 O.S. § 105), is an insurance company formed under the laws of a country other than the United States. This distinguishes it from domestic insurers (formed in Oklahoma) and foreign insurers (formed in another U.S. state).

- * Option A: Incorrect. An insurer formed in Oklahoma is a domestic insurer.
- * Option B: Incorrect. An insurer formed in another U.S. state is a foreign insurer.
- * Option C: Correct. An alien insurer is formed under the laws of a foreign country.
- * Option D: Incorrect. Geographic proximity is irrelevant; the distinction is based on legal formation.

This question is part of the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers insurer classifications.

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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. § 105 (definitions of insurers).

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

NEW QUESTION # 152

Which of the following is NOT a right of the life insurance policyowner?

- A. Assign or transfer the policy.
- B. Borrow from the cash values.
- C. Select and change a beneficiary.
- D. Revoke an absolute assignment.

Answer: D

Explanation:

A life insurance policyowner has several rights, including assigning or transferring the policy (e.g., through absolute or collateral assignment), borrowing against the cash value (in policies with cash value), and selecting or changing the beneficiary, as outlined in Oklahoma's Insurance Code (Title 36 O.S. § 4001 et seq.). However, anabsolute assignmenttransfers all ownership rights to the assignee, and the original policyowner cannot unilaterally revoke it without the assignee's consent, as it is a complete transfer of ownership.

- * Option A: Incorrect (is a right). The policyowner can assign or transfer the policy to another party.
- * Option B: Incorrect (is a right). The policyowner can borrow against the cash value in policies like whole life or universal life.
- * Option C: Incorrect (is a right). The policyowner can select and change the beneficiary unless restricted (e.g., irrevocable beneficiary).
- * Option D: Correct (is not a right). An absolute assignment cannot be revoked by the original policyowner without the assignee's agreement.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers policyowner rights and assignments.

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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. § 4001 et seq. (life insurance policy provisions).

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

NEW QUESTION #153

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