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Maryland Insurance Administration Maryland Accident and Health or Sickness Producer Series 20-24 Exam Sample Questions (Q40-Q45):

NEW QUESTION # 40

If an insurer pays an individual accident and health insurance claim during a policy's grace period:

- A. The policy is canceled automatically at the end of the grace period
- B. A 10% service fee is charged
- C. The deductible is waived
- D. The amount of unpaid premium may be subtracted from the reimbursement

Answer: D

Explanation:

During the grace period (Insurance Article, § 15-209), insurers can deduct unpaid premiums from claims paid, maintaining coverage without waiving deductibles, charging fees, or auto-canceling.

References: Maryland Insurance Article, § 15-209; MIA policy payment rules.

NEW QUESTION # 41

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

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

Answer: A

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 # 42

Which benefit is usually excluded from major medical expense plan coverage?

- A. Hospice care
- B. Physical therapy
- C. Prescription drugs
- D. Routine dental care

Answer: D

Explanation:

Major medical plans (Insurance Article, § 15-201) cover hospice, drugs, and therapy, but exclude routine dental care, which requires separate dental insurance.

References: Maryland Insurance Article, § 15-201; MIA major medical standards.

NEW QUESTION # 43

Medical charges that fall within the range of fees normally charged for a given procedure in a certain geographical area are called:

- A. Reasonable and customary charges
- B. Utilization charges
- C. Preapproved charges
- D. Scheduled charges

Answer: A

Explanation:

Reasonable and customary charges are the typical fees for a procedure in a geographic area, used to set reimbursement levels (Insurance Article, § 15-1005). Preapproved charges require prior authorization, utilization charges relate to service reviews, and scheduled charges are fixed fees, none of which define this standard.

References: Maryland Insurance Article, § 15-1005; MIA health insurance guidelines.

NEW QUESTION # 44

All of the following are examples of unfair claims settlement practices EXCEPT:

- A. Refusing arbitrarily and unreasonably to pay claims

- B. Misrepresenting pertinent facts of coverage
- C. Failing to promptly provide a reason for a claim denial
- D. Denying unsubstantiated claims on a timely basis

Answer: D

Explanation:

Unfair practices (Insurance Article, § 27-303) include delays, arbitrary refusals, and misrepresentation.

Denying unsubstantiated claims promptly is fair and expected, not an unfair practice.

References: Maryland Insurance Article, § 27-303; MIA claims regulations.

NEW QUESTION # 45

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