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Maryland Insurance Administration Maryland Accident and Health or Sickness Producer Series 20-24 Exam Sample Questions (Q20-Q25):

NEW QUESTION # 20

If an individual's occupation is considered to be illegal:

- A. It may require a waiver on a disability income insurance policy
- B. It must be stated as such on an accident and health insurance application
- C. It may result in a denial of a disability income claim
- D. It results in a substandard rating on an accident and health insurance policy

Answer: C

Explanation:

Illegal occupations (Insurance Article, § 12-101) can lead to claim denials if disability arises from illegal acts, per public policy. Disclosure isn't mandated, waivers don't apply, and ratings adjust risk, not legality.

References: Maryland Insurance Article, § 12-101; MIA claims policies.

NEW QUESTION # 21

Who has the right to change the beneficiary of an accident and health policy with a revocable beneficiary designation?

- A. The policyowner
- B. The insurer
- C. The producer
- D. The beneficiary

Answer: A

Explanation:

With a revocable beneficiary (Insurance Article, § 16-201), the policyowner retains the right to change the beneficiary, not the beneficiary, insurer, or producer, who lack such authority.

References: Maryland Insurance Article, § 16-201; MIA policy ownership rules.

NEW QUESTION # 22

Which type of coverage bases benefit eligibility on the capacity to perform activities of daily living?

- A. Major medical expense
- B. Long-term care insurance
- C. Long-term disability
- D. Medicare supplement

Answer: B

Explanation:

Long-term care insurance (Insurance Article, § 18-101) triggers benefits based on inability to perform ADLs (e.g., bathing), unlike

Medigap, major medical, or disability, which focus on medical or work criteria.
References: Maryland Insurance Article, § 18-101; MIA long-term care rules.

NEW QUESTION # 23

The Maryland Health Insurance Plan is designed to provide comprehensive health benefits for:

- **A. Medically uninsurable Maryland residents**
- B. Senior citizens residing in Maryland
- C. Low-income residents of Maryland
- D. Children of low-income Maryland residents

Answer: A

Explanation:

The Maryland Health Insurance Plan (MHIP, Insurance Article, § 15-1301) historically provided coverage for medically uninsurable residents rejected by private insurers, until phased out in 2014 by the ACA. It didn't target low-income (Medicaid), seniors (Medicare), or children (CHIP) specifically.

References: Maryland Insurance Article, § 15-1301 (historical); MIA MHIP documentation.

NEW QUESTION # 24

A disability income insurance policy typically provides coverage for disabilities resulting from:

- A. Occupational accidents only
- **B. Both accidents and sickness**
- C. Accidents only
- D. Sickness only

Answer: B

Explanation:

Disability income policies (Insurance Article, § 15-201) cover both accidents and sickness, providing broad income protection, not limited to one cause or occupational incidents.

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

NEW QUESTION # 25

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