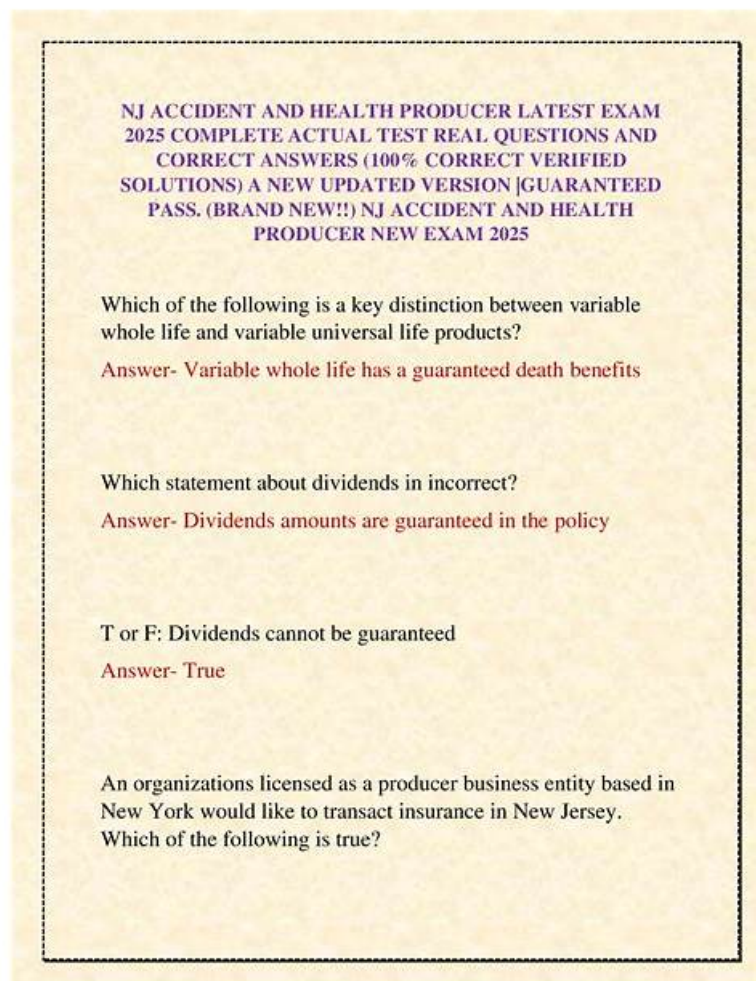


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Maryland Insurance Administration Maryland Accident and Health or Sickness Producer Series 20-24 Exam Sample Questions (Q75-Q80):

NEW QUESTION # 75

An insurance policy could be issued to cover losses resulting from any of the following EXCEPT:

- A. A state-sponsored centennial celebration
- **B. A drug smuggling operation**
- C. A nuclear power plant
- D. A skydiving exhibition

Answer: B

Explanation:

Insurance (Insurance Article, § 12-101) covers legal risks like skydiving, events, or plants, but not illegal acts like drug smuggling, barred by public policy.

References: Maryland Insurance Article, § 12-101; MIA insurability guidelines.

NEW QUESTION # 76

The Maryland State Benchmark Plan applies to which of the following?

- A. Individual Health Benefit Plans sold outside the Exchange prior to January 1, 2014
- **B. Individual Health Benefit Plans sold through the Exchange**
- C. Medicare supplement plans sold outside the Exchange prior to January 1, 2014
- D. Medicaid plans sold through the Exchange

Answer: B

Explanation:

The Maryland Benchmark Plan (Insurance Article, § 31-115) defines EHBs for individual and small group plans sold via the Maryland Health Connection Exchange, not Medicaid, Medigap, or pre-2014 off-Exchange plans.

References: Maryland Insurance Article, § 31-115; MIA ACA guidelines.

NEW QUESTION # 77

An insurance adviser's written contract with the client must include all of the following EXCEPT:

- A. Amount of the fee
- B. Duration of the contract
- **C. Expiration date of the consultant's license**
- D. Disclosure as to whether commissions may be received

Answer: C

Explanation:

Adviser contracts (Insurance Article, § 10-201) require fee amounts, contract duration, and commission disclosure for transparency. The consultant's license expiration is a regulatory detail, not a client contract requirement.

References: Maryland Insurance Article, § 10-201; MIA adviser rules.

NEW QUESTION # 78

Which type of Medicare Supplement information can be used without prior state approval?

- A. Radio announcements approved by the insurer
- B. Television advertisements approved by the insurer
- C. Insurance company brochures
- **D. Government publications**

Answer: D

Explanation:

Medigap marketing materials (Insurance Article, § 15-912) require MIA approval, except for government publications (e.g., CMS's "Medicare & You"), which are exempt as official federal resources. Insurer- approved ads still need state review.

References: Maryland Insurance Article, § 15-912; MIA Medigap advertising rules.

NEW QUESTION # 79

In Maryland, a group accident and health certificate of insurance must contain:

- A. The insurer's financial statement
- **B. A summary of policy features and benefits**
- C. A copy of the group contract
- D. A list of all participating physicians

Answer: B

Explanation:

Certificates (Insurance Article, § 15-1207) summarize policy features and benefits for group members, not the full contract, physician lists, or financial statements, which are separate or irrelevant. This ensures employees understand their coverage.

References: Maryland Insurance Article, § 15-1207; MIA group insurance rules.

NEW QUESTION # 80

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