
Florida Health Insurance 2 – 40 Practice Exam 1 Question and Answers 100% Verified

Which of the following laws requires an insurer to notify an applicant in writing that an investigative consumer report may be made on the applicant?

- Uniform Provisions Law.
- Freedom of Information Act.
- Medical Information Bureau Disclosure Act
- Fair Credit Reporting Act (Insurance Information and Privacy Protection Act) –
- CORRECT ANSWER:** Fair Credit Reporting Act (Insurance Information and Privacy Protection Act)

Group health insurance specifies that what percentage of eligible individuals **MUST** be offered coverage under a noncontributory plan?

- 25
- 50
- 75
- 100 - CORRECT ANSWER: 100**

Under an Accidental Death and Dismemberment (AD&D) policy, insurable interest must exist at which of the following times?

- When a change of beneficiary is requested
- At the inception of the policy
- When a beneficiary other than a relative is named
- At the time a claim is submitted - **CORRECT ANSWER:** At the inception of the policy

When periodic claim payments are required under a long-term disability income policy, an insurer **MUST** make payments to an insured at least once every:

- month
- three months
- six months
- year - **CORRECT ANSWER:** month

M and N own a small interior design studio that employs six people. The owners are concerned about the financial continuation of the business if either of them should become permanently disabled. In this situation, a producer would **MOST** likely recommend which of the following types of contracts?

- Basic Hospital
- Disability Buy-Out
- Comprehensive Major Medical
- Short-Term Disability Income - **CORRECT ANSWER:** Disability Buy-Out

Which of the following health policies requires a beneficiary designation?

- Travel Accident

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