

Health Insurance Practice Exam

Question ^ Answers

Who is the insured under a credit disability policy? - Debtor

What does Medicare Supplement Insurance cover? - Part of the cost of certain hospital and medical services

Which statement is correct in regard to a disability income policy with a 60-day elimination period? - The insured will be eligible to receive benefits beginning on the 61st day of disability.

An insured currently has group coverage issued by different health insurance companies. How will payment for medical expenses typically be handled when both group policies provide coverage? - Payment will be made in accordance with the policies' coordination of benefits provisions.

A mandatory second surgical opinion provision typically would encourage all of the following EXCEPT: - Higher total health plan costs for an employer

Which is required for Medicare coverage of skilled nursing facility care? - The facility must be approved by Medicare.

Which type of health insurance should be purchased by a person who wants coverage for hospital bills in the event of accidental injury? - Medical expense

Concurrent review is a form of utilization review that is performed - During the course of the patient's treatment

Medicaid is funded by state governments and by: - The federal government

For groups with high prior claims experience, an insurer would be likely to: - Expect high future claims experience

The main intent of the cosmetic surgery exclusion is to bar coverage for: - Elective surgery

A health maintenance organization (HMO) usually provides all of the following inpatient hospital services EXCEPT: - Payment for convenience items

When a group health insurance contract covers employees in more than one state, the criteria for determining in which state the contract may be delivered includes any of the following EXCEPT: - Where the insurance company is incorporated

The Health Insurance Answer

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Health Insurance Answer Book: 2008 Cumulative Supplement John C. Garner, 2008-01-01 **Questions and Answers on the Medical Assistance Program, Title XIX of the 1965 Amendments to Social Security Act** United States. Family Services Bureau, 1966 **The Medical Library Association Guide to Answering Questions about the Affordable Care Act** Emily Vardell, 2015-10-16

Following the passage and implementation of the Affordable Care Act ACA librarians are more frequently called upon to provide assistance with navigating the Health Insurance Marketplace and understanding health insurance terminology and forms Libraries offer an ideal context for health insurance information seeking as librarians have traditionally assisted with completing public assistance forms and are well trained in ascertaining and meeting information needs This book is designed to serve as a practical guide for librarians seeking to learn more about the ACA locate authoritative nonbiased information regarding the ACA and serve patrons searching for ACA information for personal or research purposes While the book focuses specifically on the unique role that health sciences librarians play in serving the general public health care providers biomedical researchers and health sciences students the book contains guidance relevant to any information professional working with ACA information Tailored to a librarian audience this authoritative guide from the Medical Library Association begins with a general introduction to the Affordable Care Act highlighting the aspects of the ACA legislation most pertinent to librarians The following chapter focuses on the role of the librarian in relation to ACA implementation Next a chapter on health insurance literacy provides a foundation for those seeking to familiarize themselves with research on individuals understanding of health insurance concepts The following chapter builds on this foundation discussing how a librarian can breakdown an ACA question including a step by step guide The last part of the book focuses on trends in ACA and health insurance information provision It begins with a general overview of the types of ACA information services librarians are providing Next ten librarians are highlighted as case studies of the types on information services provided by health sciences librarians responding to ACA information needs These chapters are designed to serve as springboards for those librarians interested in learning best practices and recommendations The last chapter contains an authoritative list of recommended unbiased ACA resources This annotated bibliography is an excellent place for librarians to familiarize themselves with ACA logistical information as well as locate authoritative resources on insurance terminology As librarians are increasingly being called upon to address health insurance information needs from the general public as well as researchers this text provides

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Table of Contents The Health Insurance Answer

1. Understanding the eBook The Health Insurance Answer
 - The Rise of Digital Reading The Health Insurance Answer
 - Advantages of eBooks Over Traditional Books
2. Identifying The Health Insurance Answer
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an The Health Insurance Answer
 - User-Friendly Interface
4. Exploring eBook Recommendations from The Health Insurance Answer

- Personalized Recommendations
 - The Health Insurance Answer User Reviews and Ratings
 - The Health Insurance Answer and Bestseller Lists
5. Accessing The Health Insurance Answer Free and Paid eBooks
 - The Health Insurance Answer Public Domain eBooks
 - The Health Insurance Answer eBook Subscription Services
 - The Health Insurance Answer Budget-Friendly Options
 6. Navigating The Health Insurance Answer eBook Formats
 - ePub, PDF, MOBI, and More
 - The Health Insurance Answer Compatibility with Devices
 - The Health Insurance Answer Enhanced eBook Features
 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of The Health Insurance Answer
 - Highlighting and Note-Taking The Health Insurance Answer
 - Interactive Elements The Health Insurance Answer
 8. Staying Engaged with The Health Insurance Answer
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers The Health Insurance Answer
 9. Balancing eBooks and Physical Books The Health Insurance Answer
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection The Health Insurance Answer
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine The Health Insurance Answer
 - Setting Reading Goals The Health Insurance Answer
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of The Health Insurance Answer

- Fact-Checking eBook Content of The Health Insurance Answer
- Distinguishing Credible Sources

13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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