

EXAMINATION CONTENT OUTLINE

IDAHO DISABILITY/HEALTH PRODUCER

Portion	# of Items	Minimum Passing Score	Time Allowed
State	25	70% (18 correct)	40 minutes
General	60	70% (42 correct)	90 minutes
Both	85	70% (60 correct)	130 minutes

CONTENT OUTLINE

State Statutes, Rules and Regulations

IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, DISABILITY/HEALTH, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE (12 items)

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

Responsibilities of the Director of the Department of Insurance (Ref: 41-203)

Appointment (Ref: 41-202)

General duties and powers (Ref: 41-211, 213, 247, 1016)

Examinations (Ref: 41-210, 219, 220)

Hearings/notice of hearings/orders (Ref: 41-212, 232, 235, 1321)

Penalties (Ref: 41-117, 117A, 1016)

Definitions

Domestic company (Ref: 41-106(1))

Foreign company (Ref: 41-106(2))

Alien company (Ref: 41-106(3))

Fraternal (Ref: 41-3201, 3210*)

Authorized and unauthorized companies/admitted and nonadmitted companies (Ref: 41-110)

Stock and mutual companies and reciprocals (Ref: 41-301, 302, 2902)

Certificate of authority (Ref: 41-111, 305, 306)

Transacting insurance (Ref: 41-112)

Negotiate (Ref: 41-1003(6))

Licensing

Persons required to be licensed

Producer (Ref: 41-1003(8), 1004, 1008, 1018)

Limited lines producer license (Ref: 41-1003(4), 1003(5 and 7), 1009(5))

Resident/nonresident (Ref: 41-1003(9), 1009, 1010)

Surplus lines** (Ref: 41-1009(4), 1223)

Producer appointment/termination of appointment (Ref: 41-1011, 1018, 1019, 1103)

Obtaining a license

Qualifications (Ref: 41-1007, 1104)

License application (Ref: 41-1006, 1007, 1016)

Written examinations (Ref: 41-1006)

Exemptions/exceptions (Ref: 41-1005, 1007(4), 1012)

License denial/refusal (Ref: 41-1011, 1016)

Maintaining a license

Continuing education (Ref: 41-1013, IDAPA 18.01.53.012.01)

Change of address/place of business (Ref: 41-1008(6), 1009(3))

Fees/renewal (Ref: 41-1008, IDAPA 18.01.44.011)

Record keeping (Ref: 41-1036)

License expiration (Ref: 41-1013)

Suspension or revocation of licenses/felony convictions (Ref: 41-1016, 1026)

Producer responsibilities

Fiduciary capacity (Ref: 41-1024, 1323, 1325, 1803, IDAPA 18.01.10)

Commissions and compensation (Ref: 41-1017, 1323)

Charging of fees and disclosure requirements (Ref: 41-1030; IDAPA 18.01.52)

Reporting of actions (Ref: 41-1021)

Insurance contracts

Filing and approval of policy forms (Ref: 41-1812)

Payment of claims (Ref: 41-1328, 1828*)

Power to contract (Ref: 41-1807)

Marketing practices

Unfair claims practices (Ref: 41-258, 1328, 1329, 1839, 3611)

Unfair methods of competition

Rebating (Ref: 41-1314)

Misrepresentation (Ref: 41-1303)

False advertising (Ref: 41-1303, 1304)

Defamation (Ref: 41-1308)

Boycott, coercion, intimidation (Ref: 41-1309)

Unfair discrimination (Ref: 41-1313, 1315*)

Coercion of borrower (Ref: 41-1310-1312)

Fraud (Ref: 41-290, 293)

Twisting (Ref: 41-1305)

Penalties (Ref: 41-117, 1016, 1327, 1329A)

*Applies only to Life and Disability examinations

**Applies only to Property and Casualty examinations

IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE AND HEALTH/DISABILITY INSURANCE ONLY (3 items)

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted



Credit life and disability insurance (Ref: 41-2303-5, 2307-8, 2311, IDAPA 18.01.61)
Life And Health Insurance Guaranty Association Act (Ref: 41-4301-4310)
Assignment (Ref: 41-1826, 1828, 2025, 3926)
IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO HEALTH/DISABILITY INSURANCE ONLY (10 items)
Ref: All references are to Idaho Insurance Laws Title 41 and IDAPA 18.01.30 unless otherwise noted
Policy clauses and provisions
Minimum standards
Purpose (Ref: 41-4201, IDAPA18.01.30.012)
Definition (Ref: 41-2212, 4202, 4703, 5203, 18.01.30.013)
Required and optional coverages (Ref: PPACA)
Newborns and adopted children (Ref: 41-2140, 2210, 3932, 2103(3), 4703(11), 5501(4))
Maternity benefits (Ref: 41-2140, 2210, 3438, 3932, 4023)
Handicapped dependents (Ref: 41-2139, IDAPA 18.01.30.013.07)
Reconstructive surgery/prosthetic devices (Ref: IDAPA 18.01.30.011.05e)
Free look (Ref: 41-2138)
Right of insurer to contest (time limit on certain defenses) (Ref: 41-2106)
Grace period (Ref: 41-2107)
Skilled nursing facility (Ref: IDAPA 18.01.30.004.02; 18.01.30.004.03)
Mammograms (Ref: 41-2144, 2218, 3926)
Benefit standards (Ref: IDAPA 18.01.30.14-21)
Accidental death and dismemberment (Ref: 41-501, 502, IDAPA 18.01.30.013.04, 18.01.30.013.10)
Disclosure
Outline of coverage (Ref: 41-4203-4205, IDAPA 18.01.30.023)
Renewal agreements/nonrenewal and cancellation (Ref: 41-2107, 2108, 4707, 5207, IDAPA 18.01.30.013)
Medicare supplement insurance (Ref: 41-4402, 4403, 4406-4408, IDAPA 18.01.54)
Long term care (Ref: 41-4603-4611)
Definitions (Ref: 41-4603, IDAPA 18.01.60.010)
Disclosure Statements (Ref: 41-4605)
Partnership Program (Ref: 56-1302 - 56-1306)
Definitions (Ref: 56-1302)
Producer Training Requirements (Ref: 18.01.60.027.04)
Disclosure Statements (Ref: IDAPA 18.01.60.014)
Suitability (Ref: IDAPA 18.01.60.028)

Small employer health insurance availability act (Ref: Title 41-Chapter 47)
Special provisions
Disclosure requirements
Termination/nonrenewal
Fair marketing standards
Definitions
Small employer (Ref: 41-4703, 41-4708)
Eligible employee (Ref: 41-4703)
Individual health insurance availability act (Ref: Title 41-Chapter 52)
Disability income protection (Ref: 41-1008, 4204; 18.01.30.19)

General Product Knowledge, Terms and Concepts

LICENSING AND REGULATION (2 items)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley; McCarron-Ferguson Act)
National Do Not Call List
Affordable Care Act
GENERAL INSURANCE CONCEPTS (5 Items)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency



Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
ACCIDENT AND HEALTH INSURANCE BASICS (6 Items)
Field Underwriting
Application Procedures
Warranties and Representations
Policy Delivery
Effective Date of Coverage
Policy Review
Premium Collection
Statement of Good Health
Definitions of Perils
Accidental Injury
Sickness
Types of Losses and Benefits
Loss of Income from Disability (Short-Term/Long-Term Disability)
Medical Expense
Long-Term Care Expense
Prescriptions
Limited Health Insurance Policies
Accidental Death and Dismemberment
Hospital Indemnity
Critical Illness/Dread Disease
Vision Care
Hearing
Dental
Credit Disability
Classification of Risks
Preferred
Standard
Substandard
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE POLICY PROVISIONS (11 items)
Uniform Required Provisions
Time Limit on Certain Defenses
Grace Period
Reinstatement

Claim Forms
Proof of Loss
Time of Payment of Claims
Physical Examinations and Autopsy
Legal Actions
Entire Contract
Payment of Claims
Change of Beneficiary
Notice of Claim
Uniform Optional Provisions
Change of Occupation
Misstatement of Age/Sex
Illegal Occupation
Intoxicants, Narcotics, or Other Controlled Substances
Other General Provisions
Right to Examine/Free Look
Insuring Clause
Consideration Clause
Renewability Clause
Coinsurance
Probationary Period
Elimination Period
Exclusions
DISABILITY INCOME AND RELATED INSURANCE (9 items)
Benefits Determination for Disability
Pure Loss of Income
Indemnity
Qualifications of Disability
Total (Own Occupation, Any Occupation)
Partial
Permanent
Presumptive
Recurrent
Residual
Inability to Perform Duties
Occupational versus Non-Occupational
Individual Disability Income Insurance
Basic Total Disability Plan
Cost of Living Rider
Future Increase Option Rider
Change of Occupation



Other Cash Benefits
Refund Provisions
Exclusions
Waiver of Premium
Probationary Period
Elimination Period
Benefit Limits
Unique Aspects of Individual Disability Underwriting
Occupational Considerations
Benefit Limits
Policy Issuance Alternatives
Group Disability Income Insurance
Short-Term Disability
Long-Term Disability
Coordination of Benefits (Workers' Compensation Benefits and Social Insurance)
At-Work Benefits
Business Disability Insurance
Key Employee Disability Income
Disability Buy-Sell Policy
Business Overhead Expense
Social Security Disability
Qualification for Disability Benefits
Definition of Disability
Waiting Period
MEDICAL PLANS (8 items)
Medical Plan Concepts
Fee-for-Service
Prepaid
Specified Coverage
Comprehensive Coverage
Dependent Coverage
Provisions and Clauses
Deductibles
Stop-Loss Provision
Impairment Rider
Types of Medical Plans
Basic Plans
Major Medical Insurance
Health Maintenance Organizations (HMOs)
Preferred Provider Organizations (PPOs)
Point-of-Service (POS) Plans

Cost Containment in Health Care Delivery
Managed Care
Preventive Care
Outpatient Benefits
Utilization Management
Preauthorization
Gatekeeper
Health Insurance Portability and Accountability Act (HIPAA)
Eligibility Requirements
Terms
Privacy
Portability
GROUP HEALTH INSURANCE (6 items)
Characteristics of Group Health Insurance
Group Contract
Certificate of Coverage
Eligible Groups
Contributory versus Non-Contributory
Employer Group Health Insurance
Underwriting Criteria
Eligibility for Insurance
Conversion of Coverage
Open Enrollment
Probation Period
Coordination of Benefits
COBRA
Eligibility
Duration of Coverage
Premium
HEALTH INSURANCE FOR SENIOR CITIZENS AND SPECIAL NEEDS INDIVIDUALS (10 items)
Medicare
Administration
Eligibility
Part A
Part B
Part C
Part D
Medicare Select
Medicare Supplement Insurance
Open Enrollment
Types of Plans



Standardized Plan Benefits
Other options for individuals with Medicare
Employer Group Health Plans
Medicaid
Long-Term Care Policies
Eligibility for Benefits
Benefit Periods and Amounts
Exclusions
Guaranteed Insurability Rider
Cost of Living Rider
Levels of Long-Term Care
Skilled
Intermediate
Custodial
Types of Long-Term Care
Home Health
Adult Daycare
Respite Care
FEDERAL TAX CONSIDERATIONS FOR LIFE AND HEALTH INSURANCE (3 items)
Health Insurance Premiums and Benefits
Individual
Group
Disability Income
Business Disability Insurance
Medical Expense
Long-Term Care
Consumer-Driven Health Plans
Health Savings Accounts (HSAs)
Health Reimbursement Accounts (HRAs)
Flexible Spending Accounts (FSAs)

