

ARKANSAS HEALTH PRODUCER CONTENT OUTLINE 100 scoreable questions plus 10 pretest questions 150 minutes - 70% Minimum Passing
HEALTH ARKANSAS SPECIFIC CONTENT OUTLINE 30 scoreable questions plus 5 pretest questions 60 minutes - 70% Minimum Passing
ARKANSAS STATUTES, RULES, AND REGULATIONS COMMON TO LIFE AND HEALTH INSURANCE
The Insurance Commissioner (Ref: 23-60-108; 23-61-102, 103, 108, 110, 201, 202, 301-307)
Appointment
General duties and powers
Examination of records
Hearings/notice of hearings/orders
Penalties
Definitions (Ref: 23-60-102; 23-63-201, 202; 23-69-102; 23-74-105)
Authorized and unauthorized companies
Domestic, foreign, and alien companies
Fraternal
Stock and mutual companies
Certificate of authority
Insurance transaction
Licensing (Ref: 23-64-102, 202, 203, 210, 214-218, 220, 223, 301, 302-305, 507; 23-66-209)
Persons required to be licensed
Producer
Consultant
Resident/nonresident
Temporary license
Producer appointment/termination of contract
Exemptions/exceptions
Maintaining a license
Continuing education
Change of Contact Information
Administrative fees
Renewal, suspension, or revocation of license
Producer Responsibilities (Ref: 23-64-223, 224, 23-65-101)
Fiduciary capacity
Commissions
Fraud reporting
Life and Health Insurance Guaranty Association Act (Ref: 23-96-101, 102, 104, 106, 111, 112)
Marketing Practices (Ref: 23-66-206, 210, 211, 306; Rule and Reg. 43: 7-9)
Unfair claims practices

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Unfair methods of competition	
Rebating	
Misrepresentation	
False advertising	
Defamation	
False financial statements	
Boycott, coercion, intimidation	
Unfair discrimination	
Twisting	
Churning of business	
Advertising: producer responsibilities	
ARKANSAS LAWS, RULES, AND REGULATIONS PERTINENT TO HEALTH INSURANCE ONLY	
Policy Provisions (Ref: 23-62-103; 23-79-119, 129, 139; 23-85-104-120, 123, 126, 131, 133; 23-99-203; Rule and Reg. 18: 5, 7 Rule and Reg. 19: 7)	
Policy requirements	
Coverages	
Coverage for newborns	
Coverage for Adoptions	
Coverage for mental health services	
Coverage for maternity benefits	
Coverage for chiropractic services	
Coverage for substance abuse	
Medicare Supplement (Ref: 23-79-402-407; Rule and Reg. 18: 5; Rule and Regs. 27: 1, 6, 8, 9, 16, 17)	
Minimum standards	
Provisions	
Health Advertising (Ref: Rule and Regs. 11: 1, 4-8, 17)	
Long Term Insurance Care Act (Ref: Rule and Reg. 18: 5)	
Minimum standards	
Provisions	
Group/Blanket Health (Ref: 23-86-101-104, 106-109, 112-116)	
Standards	
Provisions	
Small Group Coverage (Ref: 23-86-202-204, 208)	
Small employer	
Eligible employee	
Provisions	

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Health Maintenance Organizations (HMOs) (Ref: 23-76-101, 102, 109, 112, 114, 115; 23-99-203)

COBRA Health - State Continuation

HEALTH GENERAL KNOWLEDGE CONTENT OUTLINE**70 scoreable questions plus 5 pretest questions****90 minutes - 70% Minimum Passing****Federal Laws and Regulations**

Fair Credit Reporting Act - Purpose

Privacy [Gramm Leach Bliley]

Prohibited Persons in Insurance (18 United States Code (USC) Sections 1033 and 1034) waiver

Affordable Care Act (ACA)

National Do Not Call List

CAN-SPAM Act

General Insurance Concepts

Risk

Methods of Handling Risk (Avoidance, Retention, Sharing, Reduction, Transfer)

Elements of Insurable Risks

Definitions (Risk, Hazard, Peril, Loss)

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

ARKANSAS HEALTH PRODUCER CONTENT OUTLINE 100 scoreable questions plus 10 pretest questions 150 minutes - 70% Minimum Passing	
Field Underwriting	
Application Procedures	
Disclosures and Privacy	
Underwriting Requirements (Varies by Insurer)	
Sources of Underwriting	
Application	
Producer's report	
Medical information bureau (MIB)	
Inspection report	
Medical examination	
Attending physician's report	
Policy Delivery	
Effective Date of Coverage	
Policy Review	
Premium Collection Methods (e.g., Electronic, Physical, EFT, ACH)	
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	
Classification of Risks	
Preferred	
Standard	
Substandard	
Individual Accident and Health Insurance Policy Provisions	
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	

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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

Coinsurance

Probationary Period

Elimination Period

Exclusions

Disability Income and Related Insurance

Benefits Determination for Disability

Indemnity

Loss of Income

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 - (Accidental Death and Dismemberment (AD&D), Rehabilitation Benefit, Medical Reimbursement Benefit)

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Refund Provisions	
Exclusions	
Waiver of Premium	
Probationary Period	
Elimination Period	
Benefit Limits	
Unique Aspects of Individual Disability Income 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 Income Insurance	
Key Employee Disability Income	
Disability Buy-Sell Policy	
Business Overhead Expense	
Social Security Disability Income	
Qualification for Disability Benefits	
Definition of Disability	
Waiting Period	
Medical Plans	
Medical Plan Concepts	
Fee-for-Service	
Prepaid	
Specified disease/Dread disease insurance	
Comprehensive Coverage	
Dependent Coverage	
Provisions and Clauses	
Deductibles	
Stop-Loss Provision	
Impairment rider	
Types of Medical Plans	
Major Medical Insurance	
Health Maintenance Organizations (HMOs)	

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Preferred Provider Organizations (PPOs)	
Point-of-Service (POS) Plans	
Cost Containment in Health Care Delivery	
Managed Care	
Preventive Care	
Outpatient Benefits	
Utilization Management	
Preauthorization	
Primary Care Physician	
Limited Health Insurance Policies	
Accidental Death and Dismemberment	
Hospital indemnity	
Critical Illness/Dread Disease	
Vision Care	
Hearing	
Dental	
Health Insurance Portability and Accountability Act (HIPAA)	
Eligibility Requirements	
Terms	
Privacy	
Portability	
Affordable Care Act (ACA)	
Eligibility	
Dependent coverage	
Essential health benefits	
Levels of Coverage (Metallic Plans)	
Group Health Insurance	
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	

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Probation/Waiting Period	
Coordination of Benefits	
COBRA	
Eligibility	
Duration of Coverage	
Premium	
Specialized Health Insurance for Qualified Individuals	
Medicare	
Eligibility	
Part A	
Part B	
Part C	
Part D	
Medicare Supplement Insurance	
Enrollment Periods	
Standardized Plan Benefits	
Medicaid	
Eligibility	
Long-Term Care Policies	
Eligibility for Benefits (Activities of Daily Living)	
Benefit/Elimination Periods	
Levels of care (Skilled, Intermediate, Custodial)	
Federal Tax Considerations for Health Insurance	
Health Insurance Premiums and Benefits	
Individual	
Group	
Disability Income (Individual and Group)	
Business Disability Insurance	
Consumer-Driven Health Plans	
Health Savings Accounts (HSAs)	
High Deductible Health Plans (HDHPs)	
Health Reimbursement Accounts (HRAs)	
Flexible Spending Accounts (FSAs)	