

Michigan Accident and Health Counselor Series 16-85 110 Items - 2 Hours 82% (90 Correct to Pass)			Percentage	# of Items
Insurance Regulation 4.5% (5 items)			4.5%	5
Counselor Regulation				
Duties (500.1232)				
Types of Compensation - Disclosures (500.1236)				
Counselor Written Agreement (500.1236)				
Maintenance and Duration				
Change of Name and Address (500.1206(5), .1238(1))				
Disciplinary Actions				
Cease and Desist Order (500.1244, .2038)				
Suspension, Revocation, Refusal to Issue or Renew (500.1200, .1242, .1244, .1379, .2029, .2043)				
Penalties and Fines (500.1242, .1244, .1379, .2038, .2040, .2064, .2069)				
Unfair and Prohibited Insurance Trade Practices (500.1244, .2003, .2006-.2014, .2016-.2021, .2026, .2029, .2059, .2062)				
Misrepresentation (500.2005, .2005a, .2055, .2057, .2064, .2218)				
False Information and Advertising (500.2001, .2002, .2005, .2005a, .2007, .2055, .2057, .2064; R500.651-.669)				
Inducement (500.2005(f), .2024, .2064(2), .2066, .2069, .2070)				
Deception (500.2007, .2009; 600.2911)				
Boycott, Coercion, and Intimidation (500.1242, .2012)				
Unfair Discrimination (500.2019, .2020, .2027, .2082)				
Forgery (500.1200, .1234)				
Insurance Fraud Regulation (500.2088, .4501, .4503, .4507)				
Consumer Privacy Regulation (500.501, .503, .505, .507, .513, .515, .533, .535, .2005a, .4501, .4507, .4509; R500.551-.560)				
General Insurance 4.5% (5 items)			4.5%	5
Concepts				
Adverse Selection				
Law of Large Numbers				
Insurers				
Types of Insurers				
Stock Companies				
Mutual Companies				
Private versus Government Insurers				
Financial Status (Independent Rating Services)				
Marketing (Distribution) Systems				
Producers and General Rules of Agency				
Responsibilities to the Applicant/Insured				
Contracts				
Elements of a Legal Contract				
Offer and Acceptance				
Consideration				
Competent Parties				
Legal Purpose				
Distinct Characteristics of an Insurance Contract				
Aleatory Contract				
Personal Contract				
Unilateral Contract				
Conditional Contract				
Ambiguities in a Contract of Adhesion				
Reasonable Expectations				
Utmost Good Faith				
Legal Interpretations affecting Contracts				
Indemnity				
Representations/Misrepresentations				
Warranties				
Concealment				
Fraud				
Waiver and Estoppel				
Accident and Health Insurance Basics 7.5% (8 items)			7.5%	8
Definitions				
Accidental Injury				
Sickness				
Considerations in Replacing Health Insurance				
Benefits, Limitations, and Exclusions				
Underwriting Requirements				
Counselor Liability for Errors and Omissions				
Principal Types of Losses and Benefits				
Loss of Income from Disability				

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Hospital/Medical Expense				
Ancillary Expenses				
Long-Term Care Expense/Home Health Care				
Classes of Health Insurance Policies				
Individual versus Group				
Limited versus Comprehensive				
Limited Policies				
Limited Benefits				
Required Notice to Insured				
Types of Limited Policies				
Credit Disability				
Prescription Drugs				
Common Exclusions from Coverage				
Producer Responsibilities in Individual and Group Health Insurance				
Marketing Requirements				
Advertising (R500.651-.658, .660-.668)				
Life and Health Insurance Guaranty Association (500.7702)				
Sales Presentations				
Outline of Coverage (R500.656-.658, .661)				
Field Underwriting				
Nature and Purpose				
Disclosure of Information about Individuals				
Application Procedures				
Requirements at Delivery of Policy				
Common Situations for Errors/Omissions				
Individual Underwriting by the Insurer				
Underwriting Criteria				
Sources of Underwriting Information				
Application				
Classification of Risks				
Preferred				
Standard				
Substandard				
Consumer-Driven Health Plans				
Health Savings Accounts (HSAs)				
Health Reimbursement Accounts (HRAs)				
Flexible Spending Accounts (FSAs)				
Individual Accident and Health Insurance Policy General Provisions 15.5% (17 items)			15.5%	17
Required Provisions				
Entire Contract; Changes (500.3407)				
Time Limit on Certain Defenses (500.3408)				
Grace Period (500.3410)				
Reinstatement (500.3411)				
Claim Procedures (500.2006, .3412-.3418)				
Optional Provisions				
Misstatement of Age (500.2218, .3434)				
Other Insurance with Same Insurer (500.3436)				
Insurance with other Insurers				
Unpaid Premium (500.3446)				
Conformity with State Statutes (500.3450)				
Other General Provisions				
Renewability Clause (500.2213b; R500.658)				
Noncancelable				
Guaranteed Renewable				
Conditionally Renewable				
Renewable at Option of Insurer				
Disability Income and Related Insurance 9% (10 items)			9%	10
Qualifying for Disability Benefits				
Inability to Perform Duties				
Own Occupation				
Any Occupation				
Pure Loss of Income (Income Replacement Contracts)				
Presumptive Disability				
Requirement to be under Physician Care				
Physical Examinations and Autopsy (500.3420)				

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Individual Disability Income Insurance				
Basic Total Disability Plan				
Income Benefits (Monthly Indemnity)				
Elimination and Benefit Periods				
Waiver of Premium Feature				
Recurrent Loss Provision				
Coordination with Social Insurance and Workers' Compensation Benefits				
Additional Monthly Benefit (AMB)				
Social Insurance Supplement (SIS)				
Occupational versus Nonoccupational Coverage				
At-Work Benefits				
Partial Disability Benefit				
Residual Disability Benefit				
Refund Provisions				
Return of Premium				
Exclusions				
Unique Aspects of Individual Disability Underwriting				
Occupational Considerations				
Benefit Limits				
Medical Underwriting				
Group Disability Income Insurance				
Group versus Individual Plans				
Short-Term Disability (STD)				
Long-Term Disability (LTD)				
Business Disability Insurance				
Key Person Disability Income				
Disability Buy-Sell Policy				
Business Overhead Expense				
Workers' Compensation				
Benefits				
Provisions				
Legal Actions (500.3422)				
Right to Examine (Free Look) (500.3409)				
Illegal Occupation (500.3452)				
Medical Plans 8% (9 items)			8%	9
Medical Plan Concepts				
Specified Coverages versus Comprehensive Care				
Benefit Schedule versus Usual/Reasonable/Customary Charges				
Preventive Care Services				
Primary Care Physician versus Referral (Specialty) Physician				
Emergency Care				
Other Basic Services				
Types of Plans				
Major Medical Insurance				
Characteristics				
Common Limitations				
Exclusions from Coverage				
Provisions affecting Cost to Insured				
Health Maintenance Organizations (HMOs)				
General Characteristics				
Preferred Provider Organizations (PPOs)				
General Characteristics				
In-Network and Out-of-Network Provider Access				
Indemnity Plan Features				
Point-of-Service (POS) Plans				
General Characteristics				
Cost Containment Features in Medical Plans				
Utilization Review				
Precertification Authorization (Prospective Review)				
Concurrent Review				
Michigan Eligibility Requirements (Individual and/or Group)				
Dependent Child Age Limit (500.2264, .3402, .3406h)				
Child Enrollment; Non-Custodial Parents (500.2264, .3406g, .3406h)				
Newborn Child Coverage (500.3403)				
Adopted Children				

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Provisions and Clauses				
Deductibles				
Health Insurance Portability and Accountability Act (HIPAA) Requirements				
Eligibility				
Pre-Existing Conditions				
Creditable Coverage				
Renewability				
Group Health Insurance 19% (21 items)			19%	21
Characteristics of Group Insurance				
Group Contract				
Certificate of Coverage (500.3402)				
Experience Rating versus Community Rating				
Employer Discrimination (Age Discrimination in Employment Act)				
Contributory versus Non-Contributory				
Types of Eligible Groups				
Employer Sponsored				
Associations (Alumni, Professional, Other)				
Employer Group Health Insurance				
Insurer Underwriting Criteria				
Characteristics of Group				
Plan Design Factors				
Eligibility for Coverage				
Annual Open Enrollment				
Employee Eligibility				
Dependent Eligibility				
Coordination of Benefits Provision (500.3402b, 500.3406s; 550.251-.255)				
Change of Insurers or Loss of Coverage				
Coinsurance and Deductible Carryover				
Events that Terminate Coverage				
Extension of Benefits (500.2213b(9)(a), 500.3827)				
Continuation of Coverage under COBRA and Michigan Specific Rules				
Small Employer Medical Plans				
Definition of Small Employer (500.3701)				
Eligibility of Employees (500.3701, .3707)				
Renewability (500.3701, .3711)				
Ancillary Insurance 5.5% (6 items)			5.5%	6
Dental Insurance				
Choice of Providers				
Scheduled versus Nonscheduled Plans				
Benefit Categories				
Deductibles and Coinsurance				
Exclusions				
Limitations				
Predetermination of Benefits				
Vision Insurance				
Accident, Critical Illness, and Hospital Indemnity				
Insurance for Senior Citizens and Special Needs Individuals 22% (24 items)			22%	24
Medicare				
Financing and Administration				
Part A - Hospital Insurance				
Individual Eligibility Requirements				
Enrollment				
Part B - Medical Insurance				
Individual Eligibility Requirements				
Enrollment				
Coverages, Deductibles, and Cost-Sharing				
Part C - Medicare Advantage				
Individual Eligibility Requirements				
Enrollment				
Initial Coverage Election Period (ICEP)				
Open Enrollment Period (OEP)				
Medicare HMOs				
Medicare HMOs - POSs				
Medicare PPOs				
Medicare Private Fee-For-Service (PFFS)				

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Part D - Prescription Drug Insurance		
Individual Eligibility Requirements		
Enrollment		
Medicare Supplements (500.3803-.3835, .3839-.3861)		
Coverages, Deductibles, and Cost-Sharing		
Enrollment		
Open Enrollment		
Other Options for Individuals with Medicare		
Employer Group Health Plans		
Eligibility Requirements		
Medicaid		
Eligibility		
Benefits		
Long-Term Care (LTC) Insurance (500.3901-.3955)		
Eligibility for Benefits - Activities of Daily Living (ADLs)		
Levels of Care		
Skilled Nursing Care		
Intermediate Care		
Custodial Care		
Home Health Care or Assisted Living (500.3913)		
Adult Day Care		
Respite Care		
Benefit Periods		
Benefit Amounts		
Optional Benefits		
Guarantee of Insurability		
Return of Premium		
Qualified LTC Plans (State and Federal)		
Exclusions		
Underwriting Considerations		
Michigan Regulations and Required Provisions (500.3901-.3955)		
Standards for Marketing (500.3942)		
Shopper's Guide (500.3937)		
Summary of Coverage (500.3933)		
Required Disclosure Provisions (500.3923)		
Replacement (500.3917)		
Right to Return (500.3943)		
Inflation Protection (500.3909)		
Federal Tax Considerations for Accident and Health Insurance 4.5% (5 items)	4.5%	5
Personally-Owned Health Insurance Premiums and Benefits		
Employer Group Health Insurance		
Disability Income (STD, LTD)		
Accidental Death and Dismemberment		
Medical Expense Coverage for Sole Proprietors, Partners, and Limited Liability Companies		
Business Disability Insurance		
Key Person Disability Income		
Buy-Sell Policy		
Business Overhead Expense		
Health Savings Accounts (HSAs)		
Health Reimbursement Accounts (HRAs)		