

Michigan Accident and Health Producer Series 16-66 100 Items - 2 Hours 76% (76 Correct to Pass)			Percentage	# of Items
<b>Insurance Regulation 11% (11 items)</b>			<b>11%</b>	<b>11</b>
Company Regulation				
Producer Appointment (500.1208a, .1208b, .1209, .1411)				
Termination of Appointment (500.1208b, .1209)				
Producer Regulation				
Duties (500.1201a, .1202)				
Commissions (500.1240, .2011)				
Types of Licensees (500.1206)				
Producer (500.240, 500.1201, .1201a, .1204, .1205, .1206, .1206b, .1240)				
Counselor (500.1232, .1234, .1236)				
Business Entity (500.1201, .1205)				
Maintenance and Duration				
Change of Name and Address (500.1206(5))				
Reporting of Actions (500.1208b, .1239, .1244, .1246, .1247)				
Assumed Names (500.1211a)				
Continuing Education Requirements (500.1204, .1204c, .1204d, .1204e, .1204f, .1206)				
Disciplinary Actions				
Cease and Desist Order (500.1244, .2038)				
Suspension, Revocation, Refusal to Issue or Renew (500.1200, .1209, .1239, .1244, .1379, .2029, .2043)				
Penalties and Fines (500.1242, .1244, .1379, .2038, .2040, .2064, .2069)				
Unfair Insurance Trade Practices (500.1239, .1244, .2003, .2006-.2014, .2016-.2021, .2026, .2029)				
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)				
False Statement (500.1015, .2014, .2018, .2055, .2062, .2474, .2666)				
Deception (500.2007, .2009; 600.2911)				
Boycott, Coercion, and Intimidation (500.1242, .2012)				
Unfair Discrimination (500.2019, .2020, .2027, .2082)				
Rebating (500.2024, .2066, .2069, .2070)				
Fiduciary Responsibilities (500.1207)				
Forgery (500.1239)				
Insurance Fraud Regulation (500.2088, .4501, .4503, .4507, .4509, .4511, .8197; 752.1003, .1005)				
Consumer Privacy Regulation (500.501, .503, .505, .507, .513, .515, .533, .535, .2005a, .4501, .4507, .4509; R500.551-.560)				
<b>General Insurance 11% (11 items)</b>			<b>11%</b>	<b>11</b>
Concepts				
Methods of Handling Risk				
Avoidance				
Retention				
Sharing				
Reduction				
Transfer				
Elements of Insurable Risks				
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				
Authority and Powers of Producers				
Express				
Implied				
Apparent				
Responsibilities to the Applicant/Insured				
Contracts				
Elements of a Legal Contract				
Offer and Acceptance				
Consideration				
Competent Parties				
Legal Purpose				

Michigan Accident and Health Producer Series 16-66 100 Items - 2 Hours 76% (76 Correct to Pass)			Percentage	# of Items
Distinct Characteristics of an Insurance Contract				
Legal Interpretations affecting Contracts				
Indemnity				
Representations/Misrepresentations				
Warranties				
Concealment				
Fraud				
Waiver and Estoppel				
<b>Accident and Health Insurance Basics 18% (18 items)</b>			<b>18%</b>	<b>18</b>
Definitions				
Accidental Injury				
Sickness				
Principal Types of Losses and Benefits				
Loss of Income from Disability				
Hospital/Medical Expense				
Dental Expense				
Long-Term Care Expense/Home Health Care				
Classes of Health Insurance Policies				
Limited versus Comprehensive				
Limited Policies				
Limited Benefits				
Required Notice to Insured				
Types of Limited Policies				
Accident-Only				
Critical Illness				
Hospital Indemnity (Income)				
Credit Disability				
Blanket Insurance (500.701, .3400, .3402d, .3402e, .3402f, .3402g)				
Prescription Drugs				
Dental				
Vision Care				
Medicare Supplements				
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)				
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 and Omissions				
Individual Underwriting by the Insurer				
Underwriting Criteria				
Sources of Underwriting Information				
Application				
Producer Report				
Investigative Consumer Report				
Medical Information Bureau (MIB)				
Medical Examinations and Lab Tests				
Use of Genetic Information (500.3407b)				
Classification of Risks				
Preferred				
Standard				
Substandard				
Considerations in Replacing Health Insurance				
Benefits, Limitations, and Exclusions				
Underwriting Requirements				
Producer Liability for Errors and Omissions				
<b>Individual Accident, Health, and Disability Insurance Policy General Provisions 7% (7 items)</b>			<b>7%</b>	<b>7</b>
Required Provisions				

Michigan Accident and Health Producer		
Series 16-66		
100 Items - 2 Hours		
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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)		
Physical Examinations and Autopsy (500.3420)		
Legal Actions (500.1247, 3422)		
Right to Examine (Free Look) (500.3409)		
Optional Provisions		
Change of Occupation (500.3432)		
Misstatement of Age (500.2218, .3434)		
Other Insurance in this Insurer (500.3436)		
Insurance with other Insurers		
Unpaid Premium (500.3446)		
Conformity with State Statutes (500.3450)		
Illegal Occupation (500.3452)		
Other General Provisions		
Renewability Clause (500.2213b; R500.658)		
Noncancelable		
Guaranteed Renewable		
Conditionally Renewable		
Renewable at Option of Insurer		
<b>Disability Income and Related Insurance 8% (8 items)</b>	<b>8%</b>	<b>8</b>
Qualifying for Disability Benefits		
Inability to Perform Duties		
Own Occupation		
Any Occupation		
Presumptive Disability		
Requirement to be under Physician Care		
Individual Disability Income Insurance		
Basic Total Disability Plan		
Income Benefits (Monthly Indemnity)		
Elimination and Benefit Periods		
Waiver of Premium Feature		
At-Work Benefits		
Partial Disability Benefit		
Refund Provisions		
Return of Premium		
Exclusions		
Unique Aspects of Individual Disability Underwriting		
Occupational Considerations		
Benefit Limits		
Group Disability Income Insurance		
Group versus Individual Plans		
Short-Term Disability (STD)		
Business Disability Insurance		
Key Person Disability Income		
Buy-Sell Disability		
Business Overhead Expense		
Workers' Compensation		
Benefits		
<b>Medical Plans 17% (17 items)</b>	<b>17%</b>	<b>17</b>
Medical Plan Concepts		
Specified Coverages versus Comprehensive Care		
Benefit Schedule versus Usual/Reasonable/Customary Charges		
Types of Plans		
Major Medical Insurance (Indemnity Plans)		
Characteristics		
Common Limitations		
Exclusions from Coverage		
Provisions affecting Cost to Insured		
Health Maintenance Organizations (HMOs)		
General Characteristics		

Michigan Accident and Health Producer Series 16-66 100 Items - 2 Hours 76% (76 Correct to Pass)			Percentage	# of Items
Preventive Care Services				
Primary Care Physician (PCP)				
Specialty Physician				
Referral and Authorization Requirements				
Emergency Care				
Other Basic Services				
Preferred Provider Organizations (PPOs)				
General Characteristics				
In-Network and Out-of-Network Provider Access				
PCP Referral				
Indemnity Plan Features				
Point-of-Service (POS) Plans				
General Characteristics				
PCP Without Referral				
Cost Containment in Health Care Delivery				
Utilization Review				
Precertification Authorization (Prospective Review)				
Concurrent Review				
Prior Authorization				
Step Therapy				
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 (500.4426)				
Health Insurance Portability and Accountability Act (HIPAA) Requirements				
Eligibility				
Guaranteed Issue				
Pre-Existing Conditions				
Creditable Coverage				
Renewability				
<b>Group Health Insurance 10% (10 items)</b>		<b>10%</b>		<b>10</b>
Characteristics of Group Insurance				
Group Contract				
Certificate of Coverage (500.3402)				
Experience Rating versus Community Rating				
Types of Eligible Groups				
Employment-Related Groups				
Individual Employer Groups				
Associations (Alumni, Professional, Other)				
Customer Groups (Depositors, Creditor-Debtor, Other)				
Employer Group Health Insurance				
Insurer Underwriting Criteria				
Characteristics of Group				
Plan Design Factors				
Administrative Capability				
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				
No-Loss No-Gain				
Events that Terminate Coverage				
Continuation of Coverage under COBRA and Michigan Specific Rules (500.3708)				
Small Employer Medical Plans				
Definition of Small Employer (500.3701)				
Eligibility of Employees (500.3701, .3707)				
Renewability (500.3701, .3711)				
<b>Dental Insurance 2% (2 items)</b>		<b>2%</b>		<b>2</b>
Indemnity Plans				
Choice of Providers				

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Series 16-66		
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Scheduled versus Nonscheduled Plans		
Benefit Categories		
Diagnostic/Preventive Services		
Basic Services		
Major Services		
Orthodontics		
Deductibles and Coinsurance		
Combination Plans		
Exclusions		
Limitations		
Predetermination of Benefits		
Usual/Reasonable/Customary Charges		
<b>Health Insurance for Senior Citizens and Special Needs Individuals 13% (13 items)</b>	<b>13%</b>	<b>13</b>
Medicare		
Financing and Administration		
Part A - Hospital Insurance		
Individual Eligibility Requirements		
Enrollment		
Part B - Medical Insurance		
Individual Eligibility Requirements		
Enrollment		
Coverages and Cost-Sharing Amounts		
Part C - Medicare Advantage		
Individual Eligibility Requirements		
Enrollment		
Annual Certification		
Part D - Prescription Drug Insurance		
Individual Eligibility Requirements		
Enrollment		
Medicare Supplements (500.3803-.3835, .3839-.3861)		
Purpose		
Enrollment		
Standardized Medicare Supplement Plans		
Other Options for Individuals with Medicare		
Employer Group Health Plans		
Employees with Kidney Failure		
Individuals Age 65 or Older		
Medicaid		
Eligibility		
Benefits		
Long-Term Care (LTC) Insurance (500.3901-.3955)		
Eligibility for Benefits		
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)		

**Michigan Accident and Health Producer**

Series 16-66

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Percentage # of Items

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Right to Return (500.3943)		
Inflation Protection (500.3909)		
<b>Federal Tax Considerations for Health Insurance 3% (3 items)</b>	<b>3%</b>	<b>3</b>
Personally-Owned Health Insurance		
Disability Income Insurance		
Medical Expense Insurance		
Dental Insurance		
Long-Term Care Insurance		
FSAs, HRAs, and HSAs		
Employer Group Health Insurance		
Disability Income (STD, LTD)		
Benefits Subject to FICA		
Accidental Death and Dismemberment		