

Accident & Health Producer Content Outline
Accident & Health - General Knowledge
Product Knowledge, Terms, and Concepts
(50 scored plus 5 pretest questions)

Types of Policies - 16 items

Disability Income

Individual Disability Income Policy

Business Overhead Expense Policy

Business Disability Buyout Policy

Group Disability Income Policy

Key Employee Policy

Accidental Death and Dismemberment

Medical Expense Insurance

Basic Hospital, Medical, and Surgical Policies

Major Medical Policies

Comprehensive Major Medical Policies

Health Maintenance Organizations (HMOs)

Preferred Provider Organizations (PPOs)

Point of Service (POS) Plans

Flexible Spending Accounts (FSAs)

Health Reimbursement Accounts (HRAs)

High Deductible Health Plans (HDHPs) and Related Health Savings Accounts (HSAs)

Medicare Supplement Policies

Group Insurance

Differences between Individual and Group Contracts

General Concepts

COBRA

Individual/Group Long Term Care (LTC)

Eligibility

Levels of care

Other Policies

Dental

Vision

Cancer

Critical illness or specified disease

Worksite (employer-sponsored)

Hospital indemnity

Short-term medical

Accident

Policy Provisions, Clauses, and Riders - 15 items

Mandatory and Optional Provisions

Entire Contract

Time Limit on Certain Defenses (incontestable)

Grace Period

Reinstatement

Notice of Claim

Claim Forms

Proof of Loss

Time of Payment of Claims

Payment of Claims

Physical Examination and Autopsy
Legal Actions
Change of Beneficiary
Change of Occupation
Misstatement of Age or Gender
Illegal Occupation
Relation of earnings to insurance
Other Provisions and Clauses
Insuring Clause
Free look
Consideration Clause
Probationary Period
Elimination Period
Waiver of Premium
Exclusions and limitations
Preexisting Conditions
Coinsurance
Deductibles
Eligible Expenses
Copayments
Pre-Authorizations and Prior Approval Requirements
Usual, Reasonable, and Customary (URC) Charges
Lifetime, Annual, or per Cause Maximum Benefit Limits
Riders
Impairment/exclusions
Guaranteed Insurability
Future increase option
Rights of Renewability
Noncancelable
Cancelable
Guaranteed Renewable
Social Insurance - 6 items
Medicare (Parts A, B, C, D)
Medicaid
Social Security Benefits
Other Insurance Concepts - 5 items
Total, Partial, Recurrent and Residual Disability
Owner's Rights
Dependent Children Benefits
Primary and Contingent Beneficiaries
Modes of premium payments
Nonduplication and Coordination of Benefits (e.g., primary vs. excess)
Occupational vs. Nonoccupational
Tax Treatment of Premiums and Proceeds of Insurance Contracts (e.g., disability income and medical expenses, etc.)
Managed Care
Workers' Compensation Exclusion
Subrogation
Cost Containment
Field Underwriting Procedures - 8 items

Completing the Application
Explaining Sources of Insurability and HIPAA Privacy Information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
Initial Premium Payment and Receipt and Consequences of the Receipt (e.g., medical examination, etc.)
Submitting Application (and initial premium if collected) to Company for Underwriting
Policy Delivery
Explaining Policy and its Provisions, Riders, Exclusions, and Ratings to Clients
Replacement
Contract Law
Elements of a Contract
Insurable Interest
Warranties and Representations
Unique Aspects of the Insurance Contract
Conditional
Unilateral
Adhesion
Aleatory
Life & Health - Minnesota Specific State Laws, Rules, and Regulations <i>(25 scored questions plus 5 pretest questions)</i> <i>Ref: 45; 60A through 79A refer to MN statutes; 2700 through 2880 refer to MN rules</i>
Minnesota Laws, Rules, and Regulations Common to Life, Health, Property, and Casualty Insurance - 20 items
Powers and Duties of the Commissioner
<i>Ref: 45; 60A.01-.031; 60K.30-60; 72A.02-.44; 62A.02; 79.074, .081, .085, .211; 2795; 72C.01-.12</i>
Broad Powers
Examination of Records
Notice and Hearing
Forms and Rate Review
Definitions
<i>Ref: 60A.02, .07; 64B.01, .05, .19; 72A.40-44</i>
Domestic and Foreign
Stock and Mutual
Certificate of Authority
Fraternal
Licensing and Appointments
<i>Ref: 60K.30-60; 45.027; 2795.1200; 72A.2033</i>
Educational Requirements
Prelicensing
Continuing Education
Long-Term Care (LTC)
Annuities
Types of Licenses
Producer
Temporary
Nonresident
Termination of License
Expiration

Revocation or Suspension
Appointment and termination of appointment
Maintenance and Duration of License
Trade Practices
<i>Ref: 60A; 60K.30-60; 72A; 72C; 2700; 2790; 2795</i>
Prohibited Practices
Unfair Claims Settlement Methods and Practices
Rebating
Misrepresentation
Defamation
Discrimination
Penalties
Misappropriation or Conversion of Funds
Forgery
Suitability
Twisting
Compensation of Licensees
Commissions
Fees for Service
Advertising
Agent Conduct and Insurance Marketing Standards
Required Disclosures
Guaranty Association
<i>Ref: 61B.18-.32</i>
Minnesota Laws, Rules, and Regulations Pertinent to Health Insurance Only - 5 items
Policy Clauses and Provisions/Mandates
<i>Ref: 62A.01-.3095; 62C; 62D; 62E; 62L; 62M; 62Q.1055-677; 72A.51-52.</i>
Coverage of Emotionally Disabled Children
Coverage of Physically Disabled Children
Coverage of Newborns and Adopted Children
Continuation/Conversion of Benefits
Disabled Employees
Survivors
Termination of Employment
Divorce
Maternity Benefits
Right to Cancel
Insured
Insurance Company
Benefits for Treatment of Mental Health and Chemical Dependency
Standard Provisions
Medicare Supplement Plans
<i>Ref: 62A.31-.44</i>
Basic and Extended Basic
High Deductible Plans
Long-Term Care (LTC)
<i>Ref: 60K.365; 62A.46-.56; 62S</i>
Health Maintenance Organizations (HMOs)
<i>Ref: 62D</i>
Nonprofit Health Service Plan Corporations

<i>Ref: 62C</i>
Small Employer Insurance Reform
<i>Ref: 62L</i>
Grace Period
<i>Ref: 62A.04</i>