

North Dakota Accident and Health or Sickness Insurance Examination*State (40 items); General (70) - 110 Items***Duration 150 minutes****Insurance Regulation (10 items)****Licensing**

Process (26.1-26-13.2, 13.3, 15; Reg 45-02-02-02)

Types of licensees

Producer (26.1-26-02, 11)

Individual

Producer-agent of insured (26.1-26-07)

Producer-agent of insurer (26.1-26-06)

Consultants (26.1-26-35, 41; Reg 45-02-02-09, 10)

Nonresident producers (26.1-26-20, 47.1)

Temporary (26.1-26-26)

Maintenance and duration

Renewal of appointments (26.1-26-32; Reg 45-02-02-07)

Termination (26.1-26-31; Reg 45-02-02-12)

Change of address (26.1-26-33; Reg 45-02-02-13)

Reporting of actions (26.1-26-45.1)

Assumed names (26.1-26-25.1)

Continuing education (26.1-26-31.1; Reg 45-02-04-03, 08–11, 13)

Disciplinary actions

Refusal of license (26.1-26-39, 40, 42)

Cease and desist order (26.1-01-03.1; 26.1-04-13)

Suspension, revocation and probation (26.1-26-42–46)

Penalties for violations (26.1-01-03.3; 26.1-04-13–17; 26.1-26-50, 51)

State Regulation

Commissioner's general duties and powers (26.1-01-03; 26.1-04-09)

Company regulation

Unfair claims settlement practices (26.1-04-03(9))

Producer regulation

Sharing commissions (26.1-26-04)

Company and agency regulation

Examination of books and records (26.1-03-19.2; 26.1-26-48)

Producer appointment (26.1-26-13.1; Reg 45-02-02-06)

Termination of appointment (26.1-26-34; Reg 45-02-02-06)

Unfair practices

Misrepresentation (26.1-04-03(1), (12), 07)

False advertising (26.1-04-03(1), (2))

Defamation (26.1-04-03(3))

Boycott, coercion and intimidation (26.1-04-03(4), 04)

False financial statements (26.1-04-03(5))

Unfair discrimination (26.1-04-03(7), (11), 05)

Rebating (26.1-04-03(8), 05, 06)

Prohibited inducements (26.1-04-05, 06)

Twisting (26.1-04-03(1))

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Insurance fraud regulation (26.1-02.1-01–11)	
Producer Legislation - STLD (26.1-36.8)	
North Dakota Laws and Regulations Pertaining to Accident and Health Insurance (30 items)	
Individual Accident and Health insurance policy clauses and provisions	
Standard Provisions (Ref: Ref: 26.1-36-04(1))	
Entire contract; changes (Ref: 26.1-36-04(1)(a)(b))	
Claim Procedures (Ref: 26.1-36-04(1)(g) through (k), 26.1-36-37.1)	
Physical examinations and autopsy (26.1-36.04(l))	
Grace period (Ref: 26.1-36-04(e))	
Pre-existing conditions (Ref: 26.1-36-04(d))	
Incontestability (Ref: 26.1-36-04(1)(c))	
Reinstatement (Ref: 26.1-36-04(f))	
Legal Actions (Ref: 26.1-36-04(m))	
Return of premium paid beyond month of death (26.1-36.04 (n))	
Right to return policy (free look) (26.1-36-02.1)	
Other Provisions (Ref: 26.1-36-04(2))	
Change of occupation (26.1-36-04 (a))	
Misstatement of age (Ref: 26.1-36-04(b))	
Overinsurance (26.1-36-04(c))	
Unpaid premium (Ref: 26.1-36-04(d))	
Cancellation (26.1-36-04 (e))	
Conformity with state statutes (Ref: 26.1-36-04(f))	
Intoxicants and narcotics (Ref: 26.1-36-09.13)	
Illegal occupation (Ref: 26.1-36-04(g))	
Group Accident and Health insurance policy clauses and provisions	
Standard provisions (Ref: 26.1-36-05(1–15))	
Certificates of coverage (Ref: 26.1-36-05(7))	
Grace period (Ref: 26.1-36-05(1))	
Incontestability (Ref: 26.1-36-05(2))	
Attachment of application (Ref: 26.1-36-05(3))	
Exclusions or limitations (26.1-36-05(5))	
Misstatement of age (Ref: 26.1-36-05(6))	
Claim Procedures (Ref: 26.1-36-05(8) through (12))	
Physical examination and autopsy (26.1-36-05(13))	
Legal Action (Ref: 26.1-36-05(14))	
Other provisions	
Coordination of benefits (Ref: 26.1-36-10, Reg. 45-08-01.2)	
Continuation of coverage (Ref: 26.1-36-23)	
Coverage of former spouse and children (26.1-36-23.1)	
Dual choice option (26.1-36-26)	
North Dakota requirements (individual and group)	
Eligibility requirements	
Newborn/adopted children (26.1-36-07)	
Child coverage; non-custodial parents (26.1-36.5-03, 36.1-36-22)	
Dependent coverage (26.1-36-22)	

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Portability (26.1-36.4-04; Reg 45-06-11-01-05)

Group mandated benefit options

Prescription drugs (26.1-36-06(1))

Chiropractic care (26.1-36-06)

Marketing requirements

Advertising (Reg 45-06-04-01)

Life and Health Guaranty Association (26.1-38.1-16(1))

Sales presentations (Reg 45-06-04)

Underwriting requirements

Informed consent (testing of body fluids) (Reg 45-03-11-01)

Unfair discrimination (Reg 45-03-10-04)

HIPAA (Health Insurance Portability and Accountability Act) requirements

Medicare Supplements

Standards for marketing (Ref: Reg. 45-06-01.1-17)

Open enrollment (Ref: Reg. 45-06-01.1-09)

Advertising (Ref: 26.1-36.1-07; Reg. 45-06-01.1-16)

Appropriateness of recommended purchase (Ref: Reg. 45-06-01.1-18)

Outline of coverage (Ref: 26.1-36.1-05; Reg. 45-06-01.1-14(4))

Right to return (free look) (Ref: 26.1-36.1-06)

Replacement (Ref: Reg. 45-06-01.1-20)

Minimum benefit standards (Ref: Reg. 45-06-01.1-06.1)

Pre-existing conditions (Ref: Reg. 45-06-01.1-06.1)

Required disclosure provisions (Reg 45-06-01.1-06.1)

Permitted compensation arrangements (Ref: Reg. 45-06-01.1-13)

Continuation and conversion requirements (Ref: Reg. 45-06-01.1-06.1(e))

Notice of change (Ref: Reg. 45-06-01.1-14(2))

Excessive or unnecessary coverage (duplication of coverage) (Ref: Reg. 45-02-02-14)

Medicare SELECT (Reg 45-06-01.1-08)

Long-term Care Insurance

Standards for Marketing (Ref: Reg. 45-06-05.1-21)

Advertising (Reg 45-06-04)

Shopper's guide (Ref: Reg. 45-06-05.1-28)

Outline of coverage (Ref: 26.1-45-09; Reg. 45-06-05.1-27)

Right to return (free look) (Ref: 26.1-45-09(1))

Replacement (Ref: Reg 45-06-05.1-23)

Renewal provisions (Ref: 26.1-45-05.2)

Contingent non-forfeiture (Ref: 26.1-45-14; Reg. 45-06-05.1-24)

Cancellation (Ref: 26.1-45-05)

Required disclosure provisions (Ref: Reg 45-06-05.1-06; Reg 45-06-05.1-07)

Inflation protection (Ref: Reg. 45-06-05.1-11)

Pre-existing conditions (Ref: 26.1-45-05-06)

Protection against unintentional lapse (Ref: Reg. 45-06-05.1-05)

Suitability (Ref: Reg. 45-06-05.1-22)

Minimum home health care benefits (Ref: 26.1-45-13; Reg 45-06-05.1-10)

Qualified long-term care contracts (Ref: 26.1-45-01(6); Reg. 45-06-05.1-26)

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Standards for benefit triggers (Reg 45-06-05.1-25)

Premium rate schedule increases (Reg 45-06-05.1-07; 45-06-05.1-01 Appendix F)

Federal Laws and Regulations (3 items)**Fair Credit Reporting Act - Purpose****Privacy [Gramm Leach Bliley]****Affordable Care Act (ACA)****National Do Not Call List****CAN-SPAM Act****General Insurance Concepts (7 items)****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 (13 items)**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

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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 (12 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

Coinsurance

Probationary Period

Elimination Period

Exclusions

Disability Income and Related Insurance (7 items)**Benefits Determination for Disability**

Indemnity

Loss of Income

Qualifications of Disability

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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)

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

Social Security Disability Income

Qualification for Disability Benefits

Definition of Disability

Waiting Period

Medical Plans (15 items)**Medical Plan Concepts**

Fee-for-Service

Prepaid

Specified disease/Dread disease insurance

Comprehensive Coverage

Dependent Coverage

Provisions and Clauses

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Deductibles

Stop-Loss Provision

Types of Medical 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

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 (4 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/Waiting Period

Coordination of Benefits

COBRA

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Eligibility

Duration of Coverage

Premium

Specialized Health Insurance for Qualified Individuals (6 Items)**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 (3 items)**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 Arrangements (HRAs)

Flexible Spending Accounts (FSAs)