

WASHINGTON DISABILITY PRODUCER**100 Items - 150 Minutes****Federal Laws and Regulations (2 items)**

Fair Credit Reporting Act - Purpose

18 United States Code (USC) Sections 1033 and 1034 - Purpose (Letter of Written Consent)

Affordable Care Act (ACA) Levels of Coverage (Metallic Plans)

Washington Laws, Rules, and Regulations (30 items)**Ref: References are from the revised Code of Washington Title 48 (RCW-48) and the Washington Administrative Code (WAC) Title 284.**

Washington Laws, Rules, and Regulations Common to Disability Insurance

Commissioner

Broad powers (Ref: 48.02.010, .020, .060, .080, .100, .160; WAC 284-02-010)

Examination of records (Ref: 48.03.010-.030; WAC 284-03-015)

Rates and forms (Ref: 48.18.100; 48.19.010, .040; 48.17.490)

Penalties (Ref: 48.17.530-.560)

Unlicensed activities (Ref: 48.17.063)

Terms and Concepts

Insurance (Ref: 48.01.040)

Insurer (Ref: 48.01.050; 48.09.110,.120, .300)

Insurance transaction (Ref: 48.01.060)

Authorized and unauthorized certificate of authority (Ref: 48.15, .020, .040; 48.05.215; 48.05.030)

Guaranty Association

Life - Disability (Ref: 48.32A 015-.085)

Fraternal (Ref: 48.36A.010)

Licensing

Persons required to be licensed (Ref: 48.17.060, .090, .490)

Producer (Ref: 48.17.010; 48.17.420; 48.17.010, .420; WAC 284-17-015)

Temporary (Ref: 48.17.510)

Nonresident (Ref: 48.17.173; WAC284-17-122)

Exemptions (Ref: 48.17.010, .062, .110)

Appointments/termination of appointments (Ref: 48.17.160; WAC 284-17- 429, .435, .439,.443,445,449,467,473,476,483, 490)

Penalties for noncompliance

Refusal/nonrenewal (Ref: 48.17.530, .540)

Suspension/revocation/probation (Ref: 48.17.530, .540, .550)

Fines (Ref: 48.17.560)

Maintenance and duration of license

Renewal (Ref: WAC 284-17-423; 48.14.010)

Continuing education (Ref: WAC 284-17-220-265)

Late renewal/reinstatement (Ref: WAC 284-17-490; RCW 48.17.170)

Reporting of actions (Ref: 48.17.597)

Designated Responsible Licensed Person (DRLP) (Ref: 48.17.090(3)(b), WAC284-17-603)

Marketing Practices

Protection of public interest (Ref: 48.01.030)

Unfair practices and frauds (RCW 48.30)

Trade practices (Ref: WAC284-30-300 to 380, 400, 570-590, 660,670)

Life – Disability (Ref: WAC284-30-450, 600 to 650)

Producer's Compensation Disclosure (Ref: RCW 48.17.270)

Rebating and inducements (Ref: 48.30.140-150, .170, .190)

Twisting (Ref: 48.30.180)

Misrepresentation (Ref: 48.30.090, .210)

Defamation of insurer (Ref: 48.30.080)

Discrimination (Ref: 48.30.300; 48.18.480)

Failure to issue proper receipts (Ref: WAC284-30-550)
Advertising (Ref: 48.30.040-.080)
Excess charges (Ref: 48.30.157)
Producer responsibilities
Policy delivery (Ref: WAC284-30-580; 48.18.260, 48.185.005(2))
Premium accountability (Ref: 48.17.480)
Separate account requirement (Ref: 48.17.480, .600; WAC284-12-080)
Reply to the Insurance Commissioner (Ref: 48.17.475)
Burden of determining authorization (Ref: 48.17.067)
Display of License (Ref. 48.17.460)
Compensation of licensees
Receiving compensation (Ref: 48.17.490)
Charges for extra services (Ref: 48.30.157; 48.17.270)
Marketing methods and practices
Outline of coverage/disclosure (Ref: WAC284-50-410 to 440)
Medicare Supplement Health Insurance Act (Ref: WAC284-66-010, 020)
Definitions (Ref: 284-66-030, 040)
Outline of Coverage/ Disclosure (Ref: 284-66-020, 080, 120, 135)
Buyer's Guide (Ref: 284-66-110)
Replacement forms (Ref: 284-66-130, 142)
Application responsibilities (Ref: 48.66.140)
Pre-existing conditions (Ref: 48.66.055; 284-66-170)
Regulations (Ref: 284-66-310, 330, 340, 350)
Free Look (Ref: 48.66.120)
Guarantee Issue (Ref: 284-66-064 (4a, 4b); 48.66.025, .045(2)(a))
Long-Term Care Education Requirements (Ref: 48.83.130 WAC284-17-262, 264)
Long-Term Care Insurance (Ref: 48.83.020)
Definition (Ref: RCW 48.83.020)
Health Care False Claim Act (Ref: RCW 48.80.010, .020, .030)
Purpose (Ref: 48.80.030)
Penalty for noncompliance (Ref: 48.80.030)
Producer responsibilities
Application completion (Ref: WAC284-30-630)
Health Insurance Reform
Definitions (Ref: 48.43.005(1-37))
Maternity services (Ref: 48.43.115 (3a), (3f))
External review of healthcare disputes by an independent review organization (IRO) (Ref: 48.43.535)
Enrollment of a child under parent's health plan (Ref: 48.01.235)
Policy clauses, exclusions, and provisions
Standard provisions (Ref: RCW 48.20.032-152)
Free Look (Ref: 48.20.013)
Discrimination prohibited (Ref: 48.44.220)
Health Care Service Contractors (HCSC) and Health Maintenance Organizations (HMOs)
Definitions (Ref: 48.44.010; 48.46.020)
Continuation (Ref: 48.44.360; 48.46.440)
Coverage of newborn (Ref: 48.46.250)
Coverage for children (Ref: 48.44.215)
Commissioner authority over HMOs (Ref: 48.46.060(3)(4))
General Insurance Concepts (10 items)
Risk
Methods of Handling Risk (Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (Risk, Hazard, Peril, Loss)

Classifications of Insurers
Mutual, Stock, Fraternal
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
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The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Accident and Health Insurance Basics (9 items)
Field Underwriting
Application Procedures
Warranties and Representations
Policy Delivery
Effective Date of Coverage
Policy Review
Premium Collection
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
Limited Health Insurance Policies
Accidental Death and Dismemberment
Critical Illness/Dread Disease
Vision Care
Hearing
Dental
Credit Disability
Classification of Risks
Preferred
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Substandard
Individual Accident and Health Insurance Policy Provisions (12 items)
Uniform Required Provisions
Time Limit on Certain Defenses
Grace Period
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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
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Elimination Period
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Qualifications of Disability
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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 Underwriting
Occupational Considerations
Benefit Limits
Policy Issuance Alternatives - (Rating System for life; issue the policy rated up; issue policy with exclusion; decline the policy)
Group Disability Income Insurance
Short-Term Disability

Long-Term Disability
Coordination of Benefits (Workers' Compensation Benefits and Social Insurance)
Business Disability Insurance
Key Employee Disability Income
Disability Buy-Sell Policy
Business Overhead Expense
Social Security Disability
Qualification for Disability Benefits
Definition of Disability
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Medical Plans (9 items)
Medical Plan Concepts
Fee-for-Service
Prepaid
Specified disease/Dread disease insurance
Comprehensive Coverage
Dependent Coverage
Provisions and Clauses
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
Gatekeeper
Health Insurance Portability and Accountability Act (HIPAA)
Eligibility Requirements
Terms
Privacy
Portability
Group Health Insurance (6 items)
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Certificate of Coverage
Eligible Groups
Contributory versus Non-Contributory
Employer Group Health Insurance
Underwriting Criteria
Eligibility for Insurance
Conversion of Coverage
Open Enrollment
Probation Period
Coordination of Benefits
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Health Insurance for Senior Citizens and Special Needs Individuals (6 items)
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Other options for individuals with Medicare
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Federal Tax Considerations for Health Insurance (4 items)
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Group
Disability Income
Business Disability Insurance
Medical Expense
Consumer-Driven Health Plans
Health Savings Accounts (HSAs)
Health Reimbursement Accounts (HRAs)
Flexible Spending Accounts (FSAs)
High Deductible Health Plans (HDHPs)