

| WASHINGTON DISABILITY PRODUCER | |
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| 100 Items - 150 Minutes | |
| Federal Laws and Regulations (3 items) | |
| Prohibited Persons in Insurance, waiver required | |
| Affordable Care Act (ACA) | |
| National Do Not Call List | |
| 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; 48.18.310; 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) | |
| 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) | |
| Licensing | |
| Persons required to be licensed (Ref: 48.17.060, .063, .090, .490) | |
| Producer (Ref: 48.17.010; 48.17.420; 48.17.060; 48.17.250; 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; 48.17.250; 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, .535, .540, .550) | |
| Fines (Ref: 48.17.560) | |
| Maintenance and duration of license | |
| Renewal (Ref: WAC 284-17-423, 490; 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) | |
| Licensing Process (Ref: WAC 284-17-, .005, .065) | |
| Designated Responsible Licensed Person (DRLP) (Ref: 48.17.090(3)(b), WAC284-17-603) | |
| Marketing Practices | |
| Unfair practices and frauds (RCW 48.30) | |

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| Trade practices (Ref: WAC284-30-350, 360 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) |
| 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 |
| Health Insurance Reform |
| Definitions (Ref: 48.43.005(1-37); WAC 284-43-5410)) |
| 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) |

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| 100 Items - 150 Minutes |
| 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; WAC284-43-5940) |
| 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; 48.21.250) |
| 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 (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 |
| Policy Delivery |
| Effective Date of Coverage |
| Policy Review |
| Premium Collection (e.g., Electronic, Physical, EFT, ACH) |
| Statement of Good Health |
| Definitions of Perils |
| Accidental Injury |
| Sickness |

| WASHINGTON DISABILITY PRODUCER |
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| 100 Items - 150 Minutes |
| 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 |
| Underwriting Requirements (Varies by Insurer) |
| Sources of Underwriting |
| Application |
| Producer's report |
| Medical information bureau (MIB) |
| Inspection report |
| Medical examination |
| Attending physician's report |
| 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 |

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| 100 Items - 150 Minutes | |
| Indemnity | |
| Loss of Income | |
| Qualifications of Disability | |
| 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 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 | |
| Business Overhead Expense | |
| Social Security Disability Income | |
| Qualification for Disability Benefits | |
| Definition of Disability | |
| Waiting Period | |
| Medical Plans (15 items) | |
| Medical Plan Concepts | |
| Fee-for-Service | |
| Prepaid | |

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| 100 Items - 150 Minutes |
| Specified disease/Dread disease insurance |
| Comprehensive Coverage |
| Dependent Coverage |
| Provisions and Clauses |
| Deductibles |
| Stop-Loss Provision |
| Impairment rider |
| 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 |

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|---|
| 100 Items - 150 Minutes |
| Conversion of Coverage |
| Open Enrollment |
| Probation Period |
| Coordination of Benefits |
| COBRA |
| 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 Accounts (HRAs) |
| Flexible Spending Accounts (FSAs) |