

WASHINGTON DISABILITY PRODUCER	
100 Items - 150 Minutes	
Federal Laws and Regulations (3 items)	
Fair Credit Reporting Act – Purpose	
Prohibited Persons in Insurance, (18 United States Code (USC) Sections 1033 and 1034)-waiver required	
Affordable Care Act (ACA)	
Privacy [Gramm Leach Bliley]	
National Do Not Call List	
CAN-SPAM Act	
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; 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, .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)	

WASHINGTON DISABILITY PRODUCER	
100 Items - 150 Minutes	
Licensing Process (Ref: WAC 284-17-, .005, .065)	
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: WAC284-30-350, 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)	

WASHINGTON DISABILITY PRODUCER
100 Items - 150 Minutes
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)
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

WASHINGTON DISABILITY PRODUCER	
100 Items - 150 Minutes	
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	
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	

WASHINGTON DISABILITY PRODUCER	
100 Items - 150 Minutes	
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	
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	

WASHINGTON DISABILITY PRODUCER
100 Items - 150 Minutes
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
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)

WASHINGTON DISABILITY PRODUCER	
100 Items - 150 Minutes	
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 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)	