WASHINGTON DISABILITY PRODUCER
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)
Public interest (Ref: 48.01.030; WAC284-30-355)
Producer responsibilities
Policy delivery (Ref: WAC284-30-580; 48.18.260, 48.185.005(2))
Premium accountability (Ref: 48.17.480)
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, .070; WAC284 284-83-030)
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
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

WASHINGTON DISABILITY PRODUCER
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

WASHINGTON DISABILITY PRODUCER
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 Organzations (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

WASHINGTON DISABILITY PRODUCER
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)