

Oregon Adjuster's Examination for Health Insurance Series 12-06 100 questions – Two-hour time limit	
Insurance Regulation 10% (10 items)	
Licensing requirements (ORS 744.505)	
Licensing exceptions (ORS 744.515)	
Qualifications (ORS 744.002, .525)	
Types of licensees	
General lines adjuster (ORS 744.531)	
Nonresident adjuster (ORS 744.528, .538)	
Temporary adjuster permit (ORS 744.555)	
Maintenance and duration	
Director's general duties and powers (ORS 731.236)	
Renewal (ORS 744.008, .009(1))	
Expiration (ORS 744.007)	
Nonrenewal (ORS 744.009(2))	
Notification of change, deletion, or addition of an assumed business name (ORS 744.028(2))	
Change of address or telephone number (ORS 744.028(1))	
Disciplinary actions	
Cease and desist orders (ORS 731.252)	
License probation, suspension, revocation or refusal to issue or renew (ORS 744.013, .014)	
Civil penalty (ORS 731.988)	
Criminal penalty (ORS 731.992)	
Claim settlement laws and regulations	
Director's enforcement authority (ORS 731.256)	
Director's inquiries (ORS 731.296)	
Unfair claim settlement practices (ORS 746.230; OAR 836-080-0205 to 0250)	
Misrepresentation and other prohibited claim practices (OAR 836-080-0220)	
Required claim communications practices (OAR 836-080-0225)	
Standard for prompt claim investigation (OAR 836-080-0230)	
Standard for prompt and fair settlements (OAR 836-080-0235)	
Adjustment of claims under policy issued by unauthorized insurer (ORS 744.541)	
Federal regulation	
Fair Credit Reporting Act (15 USC 1681 to 1681d)	
Fraud and false statements 18 USC 1033, 1034)	
Health Insurance 17% (17 items)	
Types of products and benefits	
Loss of income from disability	
Medical and surgical (OAR 836-053; Title 45)	
Dental (ORS 743A.032)	
Long-term care (ORS 743B.005, 743.650; OAR 836-052-0516)	
Accident (ORS 743B)	
Disability	

Student health (ORS 743.550)
Blanket (ORS 743.536)
Vision
Types of health insurance policies
Individual versus group
Private versus government
Limited versus comprehensive
Self insured versus fully insured
On exchange/off exchange
Small group and large group
Primary or supplemental
Policy exclusion provisions
Individual underwriting on grandfathered plans
Pre-existing conditions
Creditable coverage
Benefits, limitations and exclusions
Producer liability for errors and omissions
Individual Health Insurance Policy General Provisions 13% (13 items)
Uniform required provisions
Incontestability (ORS 743.414, .472)
Grace period (ORS 743.417)
Reinstatement (ORS 743.420)
Uniform optional provisions
Change of occupation (ORS 743.450)
Misstatement of age (ORS 743.453, .489)
Other general provisions
Right to examine (free look) (ORS 743.492)
Consideration clause
Legal actions (ORS 743.441)
Conformity with state statutes (ORS 743.474)
Renewability clause (ORS 743.495, .498, 743B.125(5))
Noncancelable
Guaranteed renewable
Conditionally renewable
Renewable at option of insurer
Nonrenewable (cancelable, term)
Disability Income and Related Insurance 10% (10 items)
Qualifying for disability benefits
Inability to perform duties
Own occupation
Any occupation
Loss of income (income replacement contracts)
Presumptive disability
Requirement to be under physician care

Individual disability income insurance
Basic total disability plan
Income benefits (monthly indemnity)
Elimination and benefit periods
Waiver of premium feature
Coordination with social insurance and workers compensation benefits and at-work benefits
Additional monthly benefit (AMB)
Social insurance supplement (SIS)
Occupational versus nonoccupational coverage
Partial disability benefit
Residual disability benefit
Other provisions affecting income benefits
Cost of living adjustment (COLA) rider
Future increase option (FIO) rider
Relation of earnings to insurance (ORS 743.465)
Other cash benefits
Accidental death and dismemberment
Rehabilitation benefit
Medical reimbursement benefit(nondisabling injury)
Exclusions as the policy lists
Unique aspects of individual disability underwriting
Occupational considerations
Benefit limits
Policy issuance alternatives and medical underwriting
Group disability income insurance
Short-term disability (STD)
Long-term disability (LTD)
Business disability insurance
Key employee (partner) disability income
Disability buy-sell policy
Social Security disability
Qualification for disability benefits
Definition of disability
Waiting period
Disability income benefits
Workers compensation
Eligibility
Medical Plans 10% (10 items)
Medical plan concepts
Fee-for-service basis versus prepaid basis
Benefit schedule versus usual/reasonable/customary charges
Any provider versus limited choice of providers
Insureds versus subscribers/participants
Deductibles and cost sharing

Types of providers and plans
Major medical insurance (indemnity plans)
Characteristics and plan provisions
Managed Care
Preferred provider organizations (PPOs)
General characteristics and plan provisions
Open panel or closed panel
Point-of-service (POS)
Out-of-network provider access
Primary Care Physician (PPO)
Oregon requirements (individual and group)
Eligibility requirements
Newborn child coverage (ORS 743A.090)
Dependent child age limit (ORS 743A.090)
Coverage for adopted children (ORS 743A.090)
Health Care Reform (Affordable Care Act)
Essential Health Benefits
Levels of Coverage
Payment and Billing
Internal Appeal and External Review
Penalties and Fines
Oregon's Health Insurance Exchange/Marketplace
Definition
Medicaid
Eligibility
Benefits
Subsidies/Tax Credits
HIPAA (Health Insurance Portability and Accountability Act) requirements
Eligibility
Guaranteed issue
Creditable coverage
Renewability
Group Health Insurance 12% (12 items)
Purpose of group insurance (ORS 743B.003(1) -(8))
Issuance of group contract (ORS 743B.010)
Provisions of coverage (ORS 743B.011)
Experience rating versus community rating
Types of eligible groups
Employment-related groups (ORS 743B.010)
Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs) (ORS 750.301)
Self-Funded groups
Associations (alumni, professional, other)
Marketing considerations
Advertising

Regulatory jurisdiction/place of delivery
Employer group health insurance
Insurer underwriting criteria
Characteristics of group
Plan design factors
Persistency factors
Administrative capability
Eligibility for insurance (ORS 743B.105(4), (5))
Employee eligibility
Dependent eligibility
Coordination of benefits provision (OAR 836-020-0770–0806)
Change of insurance companies or loss of coverage
No-loss no-gain
Events that terminate coverage
Extension of benefits
Continuation of coverage under COBRA and Oregon rules (ORS 743B.347; OAR 836-052-0860)
Conversion rights (ORS 743B.343 -.345)
Small employer medical plans
Definition of small employer (ORS 743B.005)
Basic coverage (ORS 743B.005 ,743B.012)
Availability of coverage (ORS 743B.104)
Renewability of coverage (ORS 743B.013 (5))
Participation requirements (ORS 743B.013(7))
Open enrollment
Purchase policy through exchange/marketplace (ORS 743B.010)
Small group tax credits
Dental Insurance 5% (5 items)
Pediatric Care (Affordable Care Act)
Family care
Adult care
Categories of dental treatment
Diagnostic and preventive
Restorative
Oral surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics
Access to Dental Coverage
Choice of providers
Scheduled versus nonscheduled plans
Employer group dental expense
Integrated deductibles versus stand-alone plans
Minimizing adverse selection

Insurance for Senior Citizens and Special Needs Individuals 10% (10 items)
Medicare
Nature, financing and administration
Part A — Hospital Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Part B — Medical Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Exclusions
Claims terminology and other key terms
Part C — Medicare Advantage
Part D — Prescription Drug Insurance
Medicare supplements
Purpose (OAR 836-052-0103)
Open enrollment (OAR 836-052-0138)
Standardized Medicare supplement plans
Core benefits (OAR 836-052-0133)
Additional benefits
Oregon regulations and required provisions
Standards for marketing (OAR 836-052-0175)
Advertising (ORS 743.687; OAR 836-052-0170)
Appropriateness of recommended purchase and excessive insurance (OAR 836-052-0180)
Right to return (free look) (ORS 743.686)
Replacement (ORS 743B.300); OAR 836-052-0165, 0190)
Pre-existing conditions (OAR 836-052-0190)
Required disclosure provisions (ORS 743.685;OAR 836-052-0160)
Outline of coverage (ORS 743.685(2);OAR 836-052-0160, 0190)
Buyer's guide (ORS 743.685(6))
Permitted compensation (OAR 836-052-0156)
Medicare SELECT (OAR 836-052-0139)
Other options for individuals with Medicare
Employer group health plans
Disabled employees
Employees with kidney failure
Individuals age 65 and older
Medicaid
Eligibility
Benefits
Long-Term Care (LTC) policies
Definitions (ORS 743.650 to .665)
Eligibility for benefits

Benefit triggers (ORS 743.652(2))
Activities of daily living requirements (OAR 836-052-0516(1))
Covered services (OAR 836-052-0596)
Benefit periods (ORS 743.655(5))
Benefit amounts (OAR 836-052-0586)
Optional benefits
Guarantee of insurability
Return of premium (ORS 743.652(7)(b)(E))
Qualified LTC plans (OAR 836-052-0531)
Exclusions
Oregon regulations and required provisions
Training for insurance producers (OAR 836-052-0639)
Standards for marketing (OAR 836-052-0706)
Advertising (OAR 836-052-0696)
Shopper's guide (OAR 836-052-0786)
Outline of coverage (ORS 743.655(7); OAR 836-052-0776)
Appropriateness of recommended purchase
Right to return (free look) (ORS 743.655(6))
Replacement (OAR 836-052-0626, 0736)
Renewal provisions
Continuation or conversion
Required disclosure provisions (OAR 836-052-0716)
Inflation protection (OAR 836-052-0616)
Pre-existing conditions (ORS 743.655(3))
Protection against unintentional lapse (OAR 836-052 0740(7); 836-052-536(a)(b))
Partnership provisions (OAR 836-052-0531)
Prohibited provisions
Federal Tax Considerations for Health Insurance 3% (3 items)
Personally-owned health insurance
Disability income insurance
Medical expense insurance
Long-term care insurance
Employer group health insurance
Disability income (STD, LTD)
Benefits subject to FICA
Medical and dental expense
Long-term care insurance
Accidental death and dismemberment
Medical expense coverage for sole proprietors and partners
Business disability insurance
Key person disability income
Buy-sell policy
Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)
Definition

Eligibility
Contribution limits
Portability
Understanding the Language of Medical Reports 10% (10 items)
Medical terminology and abbreviations
Location terms
Movement terms
Prefixes, suffixes and root words
Abbreviations used in medical reports
Medical specialties
Basic human anatomy
Skeletal structure
Nervous system
Respiratory system
Cardiovascular system
Abdominal organs
Injuries and diseases
Strains and sprains
Dislocations
Fractures
Soft tissue injuries
Brain injuries
Burn classifications
Cumulative trauma
Repetitive motion injuries
Lung disease
Diabetes mellitus
Glaucoma
Hypertension
Osteoarthritis
Osteomyelitis
Osteoporosis
Stroke
Tachycardia
Atherosclerosis
Coronary thrombosis
Medical tests
Laboratory
Radiography (X-ray)
Magnetic resonance imaging (MRI)
Computerized tomography (CT or CAT)
Electromyography (EMG)
Nerve conduction studies
Myelography

Arthroscopy
Electrocardiogram (EKG or ECG)
Electroencephalography (EEG)