

ARKANSAS HEALTH GENERAL KNOWLEDGE CONTENT OUTLINE

50 scoreable questions plus 5 pretest questions

90 minutes - 70%

TYPES OF POLICIES

14

Disability Income

- Individual disability income policy
- Business overhead expense policy
- Business disability buyout policy
- Group disability income policy
- Key employee policy

Accidental Death and Dismemberment

Medical Expense Insurance

- Basic hospital, medical, and surgical policies
- Major medical policies
- Health Maintenance Organizations (HMOs)
- Preferred Provider Organizations (PPOs)
- Point of Service (POS) plans
- Flexible Spending Accounts (FSAs)
- High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)

Medicare Supplement Policies

Group Insurance

- Differences between individual and group contracts
- General characteristics
- COBRA

Individual/Group Long Term Care (LTC)

Other Policies

- Dental
- Vision
- Cancer
- Critical illness specified disease
- Worksite (employer-sponsored)
- Hospital indemnity
- Short-term medical
- Accident

POLICY PROVISIONS, CLAUSES, AND RIDERS

20

Mandatory Provisions

- Entire contract
- Time limit on certain defenses (incontestable)
- Grace period
- Reinstatement
- Notice of claim
- Claim forms
- Proof of loss
- Time of payment of claims
- Payment of claims
- Physical examination and autopsy
- Legal actions
- Change of beneficiary
- Misstatement of age and sex
- Change of occupation
- Illegal occupation
- Relation of earnings to insurance

Other Provisions and Clauses	
Insuring clause	
Free look	
Consideration clause	
Probationary period	
Elimination period	
Waiver of premium	
Exclusions and limitations	
Preexisting conditions	
Coinsurance	
Deductibles	
Eligible expenses	
Copayments	
Pre-authorizations and prior approval requirements	
Usual, reasonable, and customary (URC) charges	
Lifetime, annual, or per cause maximum benefit limits	
Riders	
Impairment/exclusions	
Guaranteed insurability	
Rights of Renewability	
Noncancelable	
Cancelable	
Guaranteed renewable	
SOCIAL INSURANCE	3
Medicare (Parts A, B, C, D)	
Medicaid	
Social Security Benefits	
OTHER INSURANCE CONCEPTS	4
Total, Partial, Recurrent, and Residual Disability	
Owner's Rights	
Dependent Children Benefits	
Primary and Contingent Beneficiaries	
Modes of Premium Payments	
Nonduplication and Coordination of Benefits (e.g., primary vs. excess)	
Occupational vs. Non-occupational	
Tax Treatment of Premiums and Proceeds of Insurance Contracts (e.g., disability income and medical expenses, etc.)	
Managed Care	
Workers Compensation	
Subrogation	
FIELD UNDERWRITING PROCEDURES	9
Completing the Application	
Explaining Sources of Insurability and HIPAA Privacy Information (e.g., MIB Report, Fair Credit Reporting Act, etc.)	
Initial Premium Payment and Receipt and Consequences of the Receipt (e.g., medical examination, etc.)	
Submitting Application (and initial premium if collected) to company for underwriting	
Policy Delivery	
Explaining Policy and its Provisions, Riders, Exclusions, and Ratings to Clients	
Replacement	
Contract Law	
Elements of a contract	

Insurable interest

Warranties and representations

Unique aspects of the insurance contract

Conditional

Unilateral

Adhesion

Aleatory

HEALTH ARKANSAS SPECIFIC CONTENT OUTLINE

30 scoreable questions plus 5 pretest questions

60 minutes - 70%

ARKANSAS STATUTES, RULES, AND REGULATIONS COMMON TO LIFE AND HEALTH INSURANCE

The Insurance Commissioner (Ref: 23-60-108; 23-61-102, 103, 108, 110, 201, 202, 301-307)

Appointment

General duties and powers

Examination of records

Hearings/notice of hearings/orders

Penalties

Definitions (Ref: 23-60-102; 23-63-201, 202; 23-69-102; 23-74-105)

Authorized and unauthorized companies

Domestic, foreign, and alien companies

Fraternal

Stock and mutual companies

Certificate of authority

Insurance transaction

Licensing (Ref: 23-64-102, 202, 203, 210, 214-218, 220, 223, 301, 302-305; 23-66-209)

Persons required to be licensed

Producer

Consultant

Resident/nonresident

Temporary license

Producer appointment/termination of contract

Exemptions/exceptions

Maintaining a license

Continuing education

Change of address

Administrative fees

Renewal, suspension, or revocation of license

Producer Responsibilities (Ref: 23-64-223, 224, 23-65-101)

Fiduciary capacity

Commissions

Fraud reporting

Life and Health Insurance Guaranty Association Act (Ref: 23-96-101, 102, 104, 106, 111, 112)

Marketing Practices (Ref: 23-66-206, 210, 211, 306; Rule and Reg. 43: 7-9)

Unfair claims practices

Unfair methods of competition

Rebating

Misrepresentation

False advertising

Defamation

False financial statements

Boycott, coercion, intimidation

Unfair discrimination

Twisting

Churning of business

Advertising: producer responsibilities

ARKANSAS LAWS, RULES, AND REGULATIONS PERTINENT TO HEALTH INSURANCE ONLY

Policy Provisions (Ref: 23-62-103; 23-79-119, 129, 139; 23-85-104-120, 123, 126, 131, 133; 23-99-203;

Rule and Reg. 18: 5, 7 Rule and Reg. 19: 7)

Policy requirements

Coverages

Coverage for newborns

Coverage for mental health services

Coverage for maternity benefits

Coverage for chiropractic services

Coverage for substance abuse

Medicare Supplement (Ref: 23-79-402-407; Rule and Reg. 18: 5; Rule and Regs. 27: 1, 6, 8, 9, 16, 17)

Minimum standards

Provisions

Health Advertising (Ref: Rule and Regs. 11: 1, 4-8, 17)

Long Term Insurance Care Act (Ref: Rule and Reg. 18: 5)

Minimum standards

Provisions

Group/Blanket Health (Ref: 23-86-101-104, 106-109, 112-116)

Standards

Provisions

Small Group Coverage (Ref: 23-86-202-204, 208)

Small employer

Eligible employee

Provisions

Health Maintenance Organizations (HMOs) (Ref: 23-76-101, 102, 109, 112, 114, 115; 23-99-203)

COBRA Health - State Continuation