

30 XCEL Chapter 11 Exam Questions with 100% Correct Answers

What does the Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985 allow an employee to do?

- A. In the event of employment termination, group health insurance can be kept if the employee pays the premiums
 - B. Receive a tax credit to help offset the cost of health insurance
 - C. Remain on their current coverage for 30 months
 - D. In the event of employment termination, group health insurance can be kept if the employer pays the premiums
- Answer: In the event of employment termination, group health insurance can be kept if the employee pays the premiums

Credit Accident and Health plans are designed to?

- A. permit creditors the ability to require that coverage be purchased through insurers of their choice
 - B. provide permanent protection
 - C. help pay off existing loans during periods of disability
 - D. not permit free choice of coverage selection
- Answer: help pay off existing loans during periods of disability

Ron has a new employer and wishes to enroll in the company's group health plan. In determining whether his pre-existing health condition applies, Ron cannot have more than a ____ day gap without previous health insurance.

- A. 45
 - B. 63
 - C. 75
 - D. 90
- Answer: 63

Health insurance involves two perils, accident and ____.

- A. death
 - B. sickness
 - C. disability
 - D. liability
- Answer: sickness

Which of the following would evidence ownership in a participating health insurance contract?

- A. Stock ownership
 - B. Irrevocable beneficiary status
 - C. Policy ownership
 - D. Collateral assignment
- Answer: Policy ownership

Under the subrogation clause, legal action can be taken by the insurer against the?

- A. responsible third party

Comparing Insurance Chapter 11 Answers

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Comparing Insurance Chapter 11 Answers:

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