

Life & Health Insurance Exam Prep Study Guide 2024

Basic Medical Expense policies

Correct Answer is Provide coverage for Hospital, Surgical and Physicians Medical Expense.

- Purchased as a individual or group policy.
- provide first dollar coverage (no deductibles).
- limited benefit periods and low coverage limits.

Major Medical Expense Policy

Correct Answer is -A supplement (in addition) to Basic Medical or as a stand-alone policy.

- individual or group policy.
- Take over when the Basic Policy runs out

Hospital Expenses

Correct Answer is -Pay for covered expenses incurred during a hospital stay.

1. Daily hospital benefit - Room and Board
2. Miscellaneous expenses - Other Medical Expenses (X-Rays, MRI, Prescriptions, Doctor Visits)

Daily Hospital Benefit

Correct Answer is -Cost of a hospital room, up to a daily \$ limit. The limit may be expressed either as a dollar amount, e.g. \$500 per day, or it may be expressed as the Usual, Customary and Reasonable (UCR) and Charge

Usual, Customary and Reasonable (UCR)

Correct Answer is Insurance company will pay an amount for a given procedure based upon the average charge for that procedure in that specific geographic area. The coverage is subject to a maximum amount or number of days.

Benefit Schedule

Correct Answer is -Specifically states what is covered in the plan and for how much. The coverage is subject to a maximum amount or number of days.

Indemnity

Correct Answer is Insured pays the bill and is reimbursed by the insurance company up to a specified limit amount. Medical expense policies that pay a fixed rate provide the insured with a stated benefit amount for each day of hospital confinement.

Reimbursement

Correct Answer is Policyowners obtain medical treatment from whatever source they want and submit their charges to their insurer for reimbursement (actual amount).

Certified Insurance Specialist Study Guide

JR Anderson

Certified Insurance Specialist Study Guide:

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Workbook for Insurance Handbook for the Medical Office - E-Book Marilyn Fordney,2016-01-12 Gain real world practice in insurance billing and coding with Fordney s Workbook for Insurance Handbook for the Medical Office 14th Edition This user friendly workbook features realistic hands on exercises to help you apply concepts and develop critical thinking skills Study tools include performance objectives key terms abbreviation lists study outlines critical thinking assignments and more Performance objectives are carried throughout the chapter to help users identify what needs to be accomplished for that chapter Critical thinking assignments contains questions in the form of short real world vignettes to assist users in applying theory learned from the textbook Self study exercises include fill in the blank mix and match multiple choice and true false questions Key terms and abbreviations lists at beginning of each chapter help to teach and reinforce new concepts and terminology Study outlines covering the key points for each chapter in the textbook guide effective note taking during classroom lecture NEW Updated content reflects changes in the main text *Insurance Handbook for the Medical Office - E-Book* Marilyn Fordney,2014-08-27 A complete guide to insurance billing and coding Insurance Handbook for the Medical Office 13th Edition covers all the plans that are most commonly encountered in clinics and physicians offices Its emphasis on the role of the medical insurance specialist includes areas such as diagnostic coding procedural coding Medicare HIPAA and bill collection strategies Learning to fill in the claim form accurately is made easier by the use of icons for different types of payers lists of key abbreviations and numerous practice exercises This edition provides the latest on hot topics such as ICD 10 healthcare reform the new CMS 1500 form and electronic claims Trusted for more than 30 years this proven reference from Marilyn Fordney prepares you to succeed as a medical insurance professional in any outpatient setting Emphasis on the business of running a medical office highlights the importance of the medical insurance specialist in filing clean claims solving problems and collecting overdue payments Key terms and key abbreviations are defined and emphasized reinforcing your understanding of new concepts and terminology Detailed tables boxes and illustrations call out key points and main ideas Unique Color coded icons clarify information rules and regulations for different payers An Evolve companion website enhances learning with performance checklists self assessment quizzes and the Student Software Challenge featuring cases for different payer types and an interactive CMS 1500 form to fill in A workbook contains learning tips practice exercises for key terms and abbreviations review questions study outlines performance objectives a chapter with

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Table of Contents Certified Insurance Specialist Study Guide

1. Understanding the eBook Certified Insurance Specialist Study Guide
 - The Rise of Digital Reading Certified Insurance Specialist Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Certified Insurance Specialist Study Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Certified Insurance Specialist Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Certified Insurance Specialist Study Guide

- Personalized Recommendations
- Certified Insurance Specialist Study Guide User Reviews and Ratings
- Certified Insurance Specialist Study Guide and Bestseller Lists

5. Accessing Certified Insurance Specialist Study Guide Free and Paid eBooks

- Certified Insurance Specialist Study Guide Public Domain eBooks
- Certified Insurance Specialist Study Guide eBook Subscription Services
- Certified Insurance Specialist Study Guide Budget-Friendly Options

6. Navigating Certified Insurance Specialist Study Guide eBook Formats

- ePUB, PDF, MOBI, and More
- Certified Insurance Specialist Study Guide Compatibility with Devices
- Certified Insurance Specialist Study Guide Enhanced eBook Features

7. Enhancing Your Reading Experience

- Adjustable Fonts and Text Sizes of Certified Insurance Specialist Study Guide
- Highlighting and Note-Taking Certified Insurance Specialist Study Guide
- Interactive Elements Certified Insurance Specialist Study Guide

8. Staying Engaged with Certified Insurance Specialist Study Guide

- Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Certified Insurance Specialist Study Guide

9. Balancing eBooks and Physical Books Certified Insurance Specialist Study Guide

- Benefits of a Digital Library
- Creating a Diverse Reading Collection Certified Insurance Specialist Study Guide

10. Overcoming Reading Challenges

- Dealing with Digital Eye Strain
- Minimizing Distractions
- Managing Screen Time

11. Cultivating a Reading Routine Certified Insurance Specialist Study Guide

- Setting Reading Goals Certified Insurance Specialist Study Guide
- Carving Out Dedicated Reading Time

12. Sourcing Reliable Information of Certified Insurance Specialist Study Guide

- Fact-Checking eBook Content of Certified Insurance Specialist Study Guide
- Distinguishing Credible Sources

13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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