Your Exam Content Outline

The following outline describes the content of one of the New York insurance examinations. The examination will contain questions on the subjects contained in the outline. The percentages indicate the relative weight assigned to each section of the examination. For example, 10 percent means that 6 questions will be drawn from the section on a 60-question exam, 10 will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

New York Independent Accident and Health Insurance Adjuster Examination
Series 17-63

60 questions - 1-hour time limit
Live Date - September 20, 2018

1.0 Insurance Regulation 10%

1.1 Licensing requirements
Qualifications (2108(c, g))
Process (2108(d, f))
Bond (2108(l))
Fingerprints (2108(d)(2))
Temporary adjuster permit (2108(h, n))
Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)

1.2 Maintenance and duration
Renewal (2108(i, j))
Assumed names (2102(f))
Change of address (all addresses including email) (2134, Reg 25, Part 26.6)
Reporting of actions (2110(i)(j))
Cyber Security Requirements for Financial Services Companies (Reg 23)

1.3 Disciplinary actions
Suspension, revocation, and nonrenewal (2110)
Hearings-notice and process (2405, 2406, Financial services 305)
Penalties (2127)

1.4 Claim settlement laws and regulations (Reg 64, Part 216)
Unfair claim practices (2601)
Misrepresentation (2108(o))
Prohibitions (Reg 25, Part 26.5)

1.5 Federal regulation
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)

2.0 Accident and Health Insurance Basics 17%

2.1 Definition of potential claims
Accidental injury
Sickness and health

2.2 Principal types of losses and benefits
Loss of income from disability
Hospital and medical expense
Long-term care expense

2.3 Classes of accident and health insurance coverage
Individual and group
Private versus government
Limited versus comprehensive
Self-insured versus insured

2.4 Limited policies
Limited benefits and amounts
Required notice to insured
Types of limited policies
Accident-only
Hospital indemnity (income)
Dental insurance
Specified (dread) disease
Vision care

2.5 Common exclusions from coverage
Workers' Compensation
Cosmetic
Experimental investigation
Medical necessities
2.6 Accident and health insurance claims
   Insured’s notice
   Standard claim forms
   Insurers’ responsibility to provide claim forms
   Insured’s submission of proof of loss
   Insurer's investigations/verification of loss
   Insurer's payment of claim
   Physical examination and autopsy
   Legal actions

3.0 Understanding the Language of Medical Reports 10%

3.1 Medical terminology and abbreviations
   Location terms
   Movement terms
   Prefixes, suffixes and root words
   Abbreviations used in medical reports
   Medical specialties

3.2 Basic human anatomy
   Skeletal structure
   Nervous system
   Respiratory system
   Cardiovascular system
   Abdominal organs

3.3 Common 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
   Arthritis
   Osteomyelitis
   Stroke
   Tachycardia
   Atherosclerosis
   Coronary thrombosis
   Mental wellness

3.4 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)

4.0 Individual Health Insurance Policy General Provisions 7%

4.1 Required provisions
   Entire contract; changes (3216(d)(1)(A))
   Time limit on certain defenses (3216(d)(1)(B))
   Grace Period (3216(d)(1)(C))
   Reinstatement (3216(d)(1)(D))

4.2 Other provisions
   Coordination of benefits
   Other benefits (3216(d)(2)(E))
   Unpaid premium (3216(d)(2)(G))
   Cancellation (3216(d)(2)(H))
   Conformity with state statutes (3216(d)(2)(I))
   Illegal occupation (3216(d)(2)(J))
   Intoxicants and narcotics (3216(d)(2)(K))

4.3 Other general provisions
   Right to examine (free look)
   Insuring clause
   Consideration clause
   Renewability clause (3216(g))
      Noncancelable
      Guaranteed renewable
5.0 Disability Income and Related Insurance

5.1 Qualifying for disability benefits
   - Inability to perform duties
   - Own occupation
   - Any occupation
   - Presumptive disability
   - Proof of loss

5.2 Individual disability income insurance
   - Basic total disability plan
     - Income benefits
     - Elimination and benefit periods
     - Waiver of premium feature
   - Coordination of benefits
   - Individual premium considerations
     - Additional monthly benefit (AMB)
     - Social insurance supplement (SIS)
     - Occupational versus nonoccupational coverage
     - Noncancelable (3216(d)(2)(H))
     - Guaranteed renewability
   - Other provisions affecting income benefits
     - Cost of living adjustment (COLA) rider
     - Future increase option (FIO) rider
     - Relation of earnings to insurance (3216(d)(2)(F))
   - Benefits
     - Accidental death and dismemberment
     - Rehabilitation benefit
     - Medical reimbursement benefit (nondisabling injury)
     - Partial disability benefit
     - Total disability benefit
     - Residual benefit
     - 24-hour coverage versus limited/at-work coverage
   - Exclusions

5.3 Group disability income insurance
   - Group versus individual plans
   - Short-term disability (STD)

5.4 Business disability insurance
   - Key person disability income
   - Disability buy-sell policy
   - Business overhead expense policy

6.0 Medical Plans

6.1 Medical plan concepts
   - Fee-for-service basis versus prepaid basis
   - Specified coverages versus comprehensive care
   - Benefit schedule versus usual/reasonable/customary charges
   - Any provider versus limited choice of providers
   - Insureds versus subscribers/participants

6.2 Types of plans
   - Major medical insurance (indemnity plans)
     - Characteristics
     - Common limitations
     - Exclusions from coverage
     - Provisions affecting cost to insureds
   - Health Maintenance Organizations (HMOs)
     - General characteristics
     - Preventive care services (4303(j))
     - Primary care physician (PCP)
     - Referral (specialty) physician
     - Emergency care
     - Hospital services
     - Other basic services
   - Preferred provider organizations (PPOs), point-of-service (POS) plans and Exclusion Provider Organizations (EPOs)
     - General characteristics
     - In-network and out-of-network provider access
     - Primary care physician (PCP) referral
     - Indemnity plan features
     - Catastrophic

6.3 Cost containment in health care delivery
   - Utilization review
6.4 **New York dependent requirements (individual and/or group)**
- Dependent child age limit (3216(a)(4); 4235(f)(1)(2))
- Policy extension for handicapped children (3216(c)(4)(A))
- Newborn child coverage (3216(c)(4)(C))

6.5 **New York required benefits (individual and/or group)**

6.6 **New York mandated offers (individual and/or group)**

6.7 **HIPAA (Health Insurance Portability and Accountability Act) requirements**
- Eligibility
- Guaranteed issue
- Renewability
- Privacy protections

7.0 **Federal Patient Protection and Affordable Care Act 9%**

7.1 **Affordable Care Act**
- Preexisting conditions
- Insurance exchanges
  - Eligibility (individual and small employer)
  - APTC (Advance Premium Tax Credit)
- Cost share reduction
- Benchmark plan
- State vs. federal
- Metal levels
- Catastrophic
- Medical loss ratio
- Actuarial value
- Enrollment period
- Individual mandate
- Employer shared responsibility
- Annual and lifetime dollar limits
- 10 Essential benefits

8.0 **Long-term Care (LTC) Insurance 8%**

8.1 **Benefits**

8.2 **LTC, Medicare and Medicaid compared**
- Eligibility for benefits
- Levels of care
  - Skilled care
  - Intermediate care
  - Custodial care
- Types of care
  - Home health care
  - Adult day care
  - Respite care
  - Assisted living
- Benefit periods
- Benefit amounts
- Optional benefits
  - Reimbursement versus indemnity/cash
  - Inflation protection (COLA) (Reg 62, Part 52.25(c)(3))
  - Nonforfeiture benefit (Reg 62, Part 52.25(c)(7))
  - Guarantee of insurability
  - Return of premium
  - Shared care
- Individual, group and association plans
- Hybrid plans
- Exclusions (Reg 62, Part 52.25(b)(2))

9.0 **Group Health and Blanket Insurance 8%**

9.1 **Characteristics of group insurance**
- Group contract
- Certificate of coverage
- Experience rating versus community rating
- Definition of eligible group (4235(b))

9.2 **Types of eligible groups (4235 & 4237)**
- Employment-related groups
  - Individual employer groups
  - Professional Employer organizations
- Associations (alumni, professional and other)
- Customer groups (depositors, creditor-debtor and others)
- Blanket customer groups (teams, passengers, and others)
9.3 Regulation of employer group insurance plans
- Employee Retirement Income Security Act (ERISA)
  - Applicability
  - Fiduciary responsibilities
  - Reporting and disclosure / compliance
- Family Medical Leave Act (FMLA)
- Relationship with Medicare
  - Medicare secondary rules
  - Medicare carve-outs and supplements
- Nondiscrimination rules (highly-compensated)

9.4 Employer group health insurance
- Eligibility for coverage
  - Annual open enrollment
  - Employee eligibility
    - Probationary period
    - Dependent eligibility
  - Coordination of benefits provision (Reg 62, Part 52.23)
- Change of insurers or loss of coverage
  - Events that terminate coverage
  - Extension of benefits
  - Continuation of coverage under COBRA and New York continuations
  - Conversion privilege (3221(e))

9.5 Small employer medical plans
- Definition of small employer (Reg 145, Part 360.2(f))
  - Benefit plans offered
  - Availability of coverage (Reg 145, Part 360.2(e) & 360.3)
  - Renewability (Reg 145, Part 360.2(e))

10.0 Dental Insurance
10.1 Types of dental treatment
- Diagnostic and preventive
- Restorative
- Oral surgery
- Endodontics
- Periodontics
- Prosthodontics
- Orthodontics

10.2 Indemnity plans
- Choice of providers
- Scheduled versus nonscheduled plans
- Benefit categories
  - Diagnostic/preventive services
  - Basic services
  - Major services
- Deductibles and coinsurance
- Combination plans
- Exclusions
- Limitations
- Predetermination of benefits

10.3 Employer group dental expense
- Integrated deductibles versus stand-alone plans
- Minimizing adverse selection

11.0 Government Health Insurance Plans
11.1 Workers compensation
- Eligibility
- Benefits

11.2 Social Security Disability
- Qualifications for disability benefits
- Definition of disability
- Waiting period
- Disability income benefits

11.3 New York State Disability Benefits Law
- Purpose
- Definitions

11.4 Medicaid
- Eligibility and benefits
  - Child Health Plus
    - Eligibility and benefits

11.5 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

Part C — Medicare Advantage

Part D — Prescription Drug Insurance

Healthy New York (4326)

11.6 Medical Savings Accounts (MSAs), Flexible Accounts and Health Savings Accounts
  Definition
  Eligibility
  Contribution line

11.7 Healthy New York (4326)

12.0 Private Insurance for Senior Citizens and Special Needs Individuals 5%

12.1 Medicare supplements
  Purpose
  Open Enrollment (Reg 193, Part 58)
  Standardized Medicare supplement plans
    Core benefits
    Additional benefits
  New York regulations and required provisions (Reg 193, Part 58)
  Standards for marketing (Reg 193, Part 58)
  Permitted compensation arrangements (Reg 193, Part 58)
  Appropriateness of recommended purchase or replacement (Reg 193, Part 58)
  Replacement (Reg 193, Part 58)
  Disclosure statement (Reg 193, Part 58)
  Renewability (Reg 193, Part 58)

12.2 Other Medicare options for individuals
  Disabled individuals
  Individuals with kidney failure