

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

Marilyn Fordney



Certified Insurance Specialist Study Guide:

Fordney's Medical Insurance and Billing - E-Book Linda M. Smith, 2024-08-07 Gain the skills you need to succeed in insurance coding and billing Fordney's Medical Insurance and Billing 17th Edition helps you master the insurance billing specialist's role and responsibilities in areas such as diagnostic coding procedural coding HCPCs coding medical documentation billing and collection Using clear explanations this book covers all types of insurance coverage commonly encountered in hospitals physicians offices and clinics Step by step guidelines lead you through the submission of electronic claims and paper claims as well as the job search and professional advancement Written by coding specialist and educator Linda M Smith this market leading text is a complete guide to becoming an efficient insurance billing specialist NEW HCPCs Coding chapter covers ambulance billing supply billing and certificates of medical necessity NEW Content on professionalism includes customer service conflict management diversity awareness leadership and other competencies to help you become an effective engaged and highly functioning employee NEW Additional content on medical decision making helps you select the appropriate evaluation and management codes under the current documentation guidelines NEW Additional examples of CMS claims include those from Blue Shield and Automobile Insurance NEW Updates to credentialing include those specific to Medicare Medicaid and Workers Compensation Coverage of medical documentation diagnostic coding and procedural coding provides you with the foundation and skills needed to work in a physician's office as well as ambulatory and inpatient settings Coverage of the role and responsibilities of the insurance billing specialist emphasizes advanced job opportunities and certification Chapter on HIPAA compliance as well as Compliance Alerts highlight important HIPAA compliance issues and the latest regulations Step by step procedures detail common responsibilities of the insurance billing specialist and coder Key terms and abbreviations are defined and emphasized reinforcing your understanding of new concepts and terminology Color coded icons denote and clarify information rules and regulations for each type of payer Insights From The Field includes more interviews with experienced insurance billing specialists providing a snapshot of their career paths and offering advice to the new student Scenario boxes help you apply concepts to real world situations Quick Review sections summarize chapter content and also include review questions Student Software Challenge on the Evolve website allows you to practice filling out interactive CMS 1500 forms

ArchiMate® 2 Certification Study Guide Andrew Josey, Bill Estrem, 2016-01-01 This title is a Study Guide preparing for the ArchiMate 2 Part 1 and 2 Examinations It gives an overview of every learning objective for the ArchiMate certification syllabus and in depth coverage on preparing and taking the ArchiMate 2 Examinations It is specifically designed to help individuals prepare for certification This Study Guide is excellent material for Individuals who require a basic understanding of the ArchiMate modeling language Professionals who are working in roles associated with an architecture project and who need to understand architecture artefacts developed using the ArchiMate modelling language Individuals who want to achieve a recognized qualification to demonstrate their

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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

Certified Insurance Rehabilitation Specialist (CIRS) Jack Rudman, 1997-02-01

Certified Insurance Rehabilitation Specialist (CIRS) National Learning Corporation, 2020-03-15

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 practice tests and critical thinking activities for hands on experience with real world cases Available separately Updated

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Health Information Technology Basics: A Concise Guide to Principles and Practice Teri Thomas-Brogan, 2009-10-07

Health Information Technology Basics gives your students an introduction to the fundamental concepts of the health information technology profession Perfect for introductory courses where core material in the health information profession is being introduced this book is written for associate degree level HIT programs at technical community or career colleges The text begins with an introduction to the U S health care system and explores career opportunities within the health information profession The health record is dissected and its many components are carefully reviewed The book also examines various formats of the medical record and analyzes the advantage and disadvantages of the EHR Finally the text covers medical terminologies and classification systems and outlines the basics of reimbursement systems Features Each chapter begins with learning objectives and key terms to give the reader a synopsis of what he she should expect to learn Additional resources are listed at the end of each chapter for further exploration of the information covered in the chapter A glossary is included for quick reference of main terms presented throughout the text An accompanying Instructor s Manual provides review exercises which recap the important points as well as lab assignments that allow students to apply the information in a practical setting

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