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Question 1

Question Type: MultipleChoice

When purchasing a flood insurance policy, there is a standard 30-day waiting period for new applications and endorsements for coverage. Exclusions of flood insurance are all EXCEPT:

Options:

- A- Boat houses (Buildings located)
- B- Structures entirely over water buildings (fences, retaining walls underground structures)
- C- Walkways, decks, driveways, patios
- D- None of these

Answer:

D

Question 2

Question Type: MultipleChoice

Major types of individual long-term disability policies are all EXCEPT:

Options:

- A- Non-cancelable policies
- B- Credit disability insurance
- C- Guaranteed renewable policies
- D- Conditional renewable policies

Answer:

B

Question 3

Question Type: MultipleChoice

Which of the following way best defines disability insurance?

Options:

A- General-disability insurance:

Provides benefits to a person who cannot perform any job that the person is qualified for because of sickness or injury. As long as the policyholder can still perform certain jobs that she is qualified for, she cannot recover

B- Occupational-disability insurance:

Provides benefits to a person who cannot perform his or her regular job because of sickness or injury

C- Conditionally renewable policies:

And your coverage can be cancelled in the event certain conditions stated in the policy are triggered

D- Only A&B

Answer:

D

Question 4

Question Type: MultipleChoice

Typically, the costs associated with receiving care from the "in network" or approved providers are _____ when care is rendered by non-contracting providers.

Options:

A- More than

B- Less than

C- Same as

D- Not comparable

Answer:

B

Question 5

Question Type: MultipleChoice

A health services delivery organization that offers the option its members choose to receive a service from participating or a non-participating provider which one of the following best suits to the definition?

Options:

- A- Point of service plan
- B- Health maintenance organization (HMO)
- C- Preferred provider organization (PPO)
- D- Independent practice Association (IPA) or organization (IPO)

Answer:

A

Question 6

Question Type: MultipleChoice

A health services delivery organization that offers the option to its members to choose to receive a service from participating or a non-participating provider. Which one of the best suits to this definition?

Options:

- A- Point-of-service plan
- B- Health maintenance organization (HMO)

C- Preferred provider organization (PPO)

D- Independent practice Association (IPA) or organization (IPO)

Answer:

A

Question 7

Question Type: MultipleChoice

HMO (Health maintenance organization) must meet the specifications of the federal HMO act as well as meeting many rules and regulations required at state level. There are following basic models EXCEPT:

Options:

A- Group model

B- Individual practice association

C- Network model

D- None of these

Answer:

D

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