

**131** CA Long Term Care Fastrack \$32 Web / \$37 Book Discounts Avail- **8 Hours** Instructions

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## CALIFORNIA LONG TERM CARE -- Fastrack

1. Purchasing long term care insurance is done for many reasons. \_\_\_\_\_ continues to be the most frequent reason.

- A. Protecting assets
- B. Personal vanity
- C. Concern for caregivers
- D. Beating the system

2. Skilled nursing care will be partially paid by Medicare Part for up to \_\_\_\_\_ if one meets certain conditions.

- A. 6 Months
- B. 1 Year
- C. 100 Days
- D. 30 Days

3. Home health care is defined as \_\_\_\_\_ or other professional services performed in one's residence.

- A. Home aid
- B. Skilled nursing care
- C. Casual care
- D. Non-licensed care

4. Long term care insurance does NOT guarantee which of the following:

- A. Receiving the best care possible
- B. Avoiding the need for long term care services
- C. Not becoming a resident of a nursing home
- D. All of the above are NOT guaranteed by LTC insurance

5. Which of the following are levels of long term care provided by California LTC policies:

- A. Skilled care
- B. Intermediate Care (rehabilitative care)
- C. Custodial care
- D. All of the above

6. Unnecessary replacement of LTC policies is presumed an abuse by agents in California if three or more policies are sold to a policyholder within \_\_\_\_\_.

- A. 12 Months
- B. 6 Months
- C. 2 Years
- D. 5 Years

7. Preexisting conditions in California LTC policies can be no more restrictive than a condition received by a health care provider within \_\_\_\_\_ preceding the effective date of coverage.

- A. 12 Months
- B. 6 Months
- C. 90 Days
- D. 30 Days

8. Concerning access to nursing homes, Medical and Medicaid pay less than private pay so there is strong evidence that Medical and Medicaid recipients face \_\_\_\_\_ access to nursing homes.

- A. Better
- B. Somewhat less
- C. Substantially lower
- D. Denied

9. Under a Tax Qualified Policies, the deduction for premiums is allowed ONLY if they are part of medical expenses which exceed \_\_\_\_\_% of the policyholders AGI (adjusted gross income). In essence, the deduction for premiums is limited at best.

- A. 1%
- B. 3.5%
- C. 7.5%
- D. 10%

10. A benefit increase option allows an individual to pay an additional premium to \_\_\_\_\_ at stated intervals during the life of the policy.

- A. Increase benefit coverage amounts
- B. Add inflation protection
- C. Expand ADL's
- D. Guarantee renewal

11. An Intermediate Care Facility provides medical care to people who need 24-hour supervision and \_\_\_\_\_.

- A. Constant skilled nursing care
- B. Frequent skilled nursing care
- C. Occasional skilled nursing care
- D. No nursing care

## CALIFORNIA LONG TERM CARE -- Fastrack

12. Waiver of premium allows an LTC policyholder to stop paying premiums once they receive LTC benefits. Typically, there is a waiting period of up to \_\_\_\_\_ days before this waiver takes effect, and it may not be available for home health care benefits.

- A. 10 Days
- B. 30 Days
- C. 90 Days
- D. 120 Days

13. Board and Care Homes do not have nurses on staff. They generally work better for people who \_\_\_\_\_.

- A. Have personal care needs
- B. Are forgetful or suffer from dementia
- C. Prefer home-like environments
- D. All of the above

14. The elimination period in an LTC policy has been compared to a \_\_\_\_\_. It is the period where clients pay out of their own pockets before a plan begins to pay.

- A. Rider
- B. Deductible
- C. Option
- D. Non-forfeiture clause

15. Total annual premiums for long term care insurance should not exceed \_\_\_\_% of gross adjusted income, according to industry standards.

- A. 5%
- B. 7%
- C. 10%
- D. 15%

16. Replacement of policies is contingent upon a declaration that the replacement policy \_\_\_\_\_ the position of the insured.

- A. Enhances
- B. Does not change
- C. Materially improves
- D. Doesn't degrade

17. Assisted Living Facilities are for individuals who need assistance getting through the day, but do NOT require \_\_\_\_\_.

- A. Intensive supervision and medical services
- B. Daily medications
- C. Financial assistance
- D. A caregiver

18. Hospice care is for people who \_\_\_\_\_.

- A. Cannot afford long term care
- B. Are terminally ill
- C. Do not qualify for Medi-Cal
- D. Want skilled nursing care

19. A chronically ill person, under tax-qualified policies, is one who is certified as unable to perform, without \_\_\_\_\_, at least two activities of six daily living like eating, toileting, transferring, bathing, dressing and continence.

- A. Help
- B. Assistance
- C. Substantial assistance
- D. Complete and full assistance

20. Medical necessity means a doctor has certified that a medical condition for a patient will \_\_\_\_\_ if an individual does not receive recommended care.

- A. Improve
- B. Level off
- C. Deteriorate
- D. Plateau

21. Home health care is considered adequate and affordable if the elder needs help with physical movements like \_\_\_\_\_.

- A. Bathing and getting meals
- B. Exercise or physical therapy
- C. Monitoring a chronic health condition
- D. All of the above

22. A reverse mortgage is a way for seniors to finance long term care since it allows them to convert \_\_\_\_\_.

- A. Mortgage bonds they own into tax-free income
- B. Equity in their home into cash
- C. Their home into a care facility
- D. Mortgage payments into LTC insurance payments

## CALIFORNIA LONG TERM CARE -- Fastrack

23. Residential Care Facility Coverage, now required under California LTC policies, shall be no less than \_\_\_\_% of the benefit amount payable for institutional confinement.

- A. 70%
- B. 25%
- C. 63%
- D. 90%

24. The need for inflation protection in an LTC policy is demonstrated by this example: If costs for LTC increase 5% annually, the cost of care will \_\_\_\_\_ every 14 years.

- A. Increase 20%
- B. Increase 50%
- C. Double
- D. Triple

25. Twisting is illegal. It involves the making of any misleading representation or \_\_\_\_\_ for the purpose of inducing a person to lapse, surrender or buy insurance with another company.

- A. Incomplete comparison
- B. Rate sheet
- C. Company rating
- D. Specimen policy

26. Home care benefits coverage is typically \_\_\_\_% of the facility charge.

- A. 25%
- B. 33%
- C. 50%
- D. 75%

27. Cold lead advertising is illegal. It involves any method of marketing that fails to disclose that the purpose is to \_\_\_\_\_ and that contact will be made by an insurance agent.

- A. Solicit insurance
- B. Make a profit
- C. Help seniors
- D. Provide a valuable service

28. Impairment in cognitive ability means that one needs \_\_\_\_\_ to protect themselves or others because of mental deterioration caused by a mental disease such as Alzheimers.

- A. Financial assistance
- B. Supervision or assistance
- C. Skilled nursing care
- D. Minimal monitoring

29. A notice of lapse allows \_\_\_\_\_ to receive a notice of lapse to terminate an LTC policy.

- A. Newspapers
- B. The general public
- C. The right to designate another individual
- D. State and Federal Courts

30. A plan of care is a written description of an insured's needs and a specification of \_\_\_\_\_.

- A. All long term care services required
- B. Payment options
- C. LTC policy benefits
- D. Medi-Cal eligibility rules

31. Agents are required to provide a prospective applicant for LTCI an outline of coverage at the time \_\_\_\_\_.

- A. A check is written
- B. An LTC policy is issued
- C. Of solicitation
- D. It seems appropriate

32. Respite care is short-term care provided by a nursing home, in a home or in a community-based program. The purpose is to \_\_\_\_\_.

- A. Permanently takeover caregiving
- B. Relieve the primary caregiver
- C. Reduce the cost of caregiving
- D. Increase benefit amounts

---END EXAM---



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