

<b>188</b>	<b>Fastrack LTC Training</b>	<b>8 Hours</b>	<b>Instructions</b>
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Mark Your Answers With a Dark Pencil

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## FINAL EXAM -- Fastrack Long Term Care #188

1. The **long term care continuum** is comprised of \_\_\_\_\_ care ranging from assistance to skilled nursing care.
  - A. Layers of
  - B. Static
  - C. Specific
  - D. Truncated
2. An **outline of coverage** is a summary of the \_\_\_\_\_ used to compare different policies.
  - A. Payouts
  - B. Terms of a policy
  - C. Commissions
  - D. Insignificant facts
3. **Rate stabilization law (SB 898)** requires that long term care policies issued after 1/1/03 are subject to \_\_\_\_\_ to justify rate increases.
  - A. A special vote of the people
  - B. Court approval
  - C. Actuarial and additional review
  - D. Policyholder approval
4. A **reverse mortgage** is a special loan used by older Americans to convert \_\_\_\_\_ to cash. This money can be used to pay for long term care.
  - A. Personal property
  - B. Equity in their homes
  - C. Utilities to solar
  - D. Older cars
5. **Clinically speaking**, long term care is the kind of care needed if one is unable to care for himself because of \_\_\_\_\_.
  - A. A chronic illness or disability
  - B. A serious infection
  - C. A brain tumor
  - D. Back pain
6. **Minimum benefits for home care** paid by California LTC policies is \_\_\_\_\_% of daily nursing home benefit with a \$50 per day minimum.
  - A. 25%
  - B. 50%
  - C. 75%
  - D. 100%
7. **Unnecessary replacement** of long term policies is prohibited. California code presumes that any third policy sold within any \_\_\_\_\_ month period is unnecessary.
  - A. 3 month
  - B. 6 month
  - C. 9 month
  - D. 12 month
8. A **clinical definition** of chronic illness is one that is expected to last \_\_\_\_\_ days or more.
  - A. 30 days
  - B. 60 days
  - C. 90 days
  - D. 120 days
9. **Respite care** is short-term care provided to relieve a \_\_\_\_\_.
  - A. Long term care sufferer
  - B. Primary caregiver
  - C. Doctor
  - D. Home care nurse
10. A **1035 exchange** allows tax free exchange of life insurance contracts, annuity contracts and endowment contracts for qualified \_\_\_\_\_.
  - A. Long term care contracts
  - B. Securities
  - C. Term policies
  - D. Disability contracts

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11. **Replacement** of a long term care policy is **contingent** on the insurer's declaration that the replacement policy \_\_\_\_\_.
- A. Is easier to read
  - B. Is cheaper
  - C. Materially improves the position of the insured
  - D. Has higher limits
12. **Pooled benefits**, rather than per diem benefits means that a policy provides \_\_\_\_\_ which may be used for different types of long term care services.
- A. Daily limits
  - B. Other limits
  - C. A total dollar amount
  - D. Unlimited amounts
13. **Severe cognitive impairment** is defined as \_\_\_\_\_ in intellectual capacity such as Alzheimer's or irreversible dementia.
- A. A Loss or deterioration
  - B. An increase
  - C. A leveling
  - D. Complete loss
14. A **free look** is afforded an applicant for long term care insurance policy. They have \_\_\_\_\_ days from its deliver to return it for a full refund.
- A. 10 days
  - B. 25 days
  - C. 30 days
  - D. 60 days
15. A **licensed health care practitioner** is defined by the IRS as:
- A. A doctor or nurse
  - B. A social worker
  - C. A licensed therapist
  - D. Any of the above can be a LHP
16. A **residential care facility (RCFE)** is a living arrangement where a person can receive \_\_\_\_\_.
- A. Full-time nursing care
  - B. Personal care or supervision
  - C. Paid family care
  - D. Free long term care
17. A **Plan of Care** is a written description of an insured's needs and a \_\_\_\_\_ of the types, frequency, providers and cost needed.
- A. Summary
  - B. Brief
  - C. Specification
  - D. Report
18. **Substantial assistance** for purposes of activities of daily living means \_\_\_\_\_.
- A. Hands on or stand-by assistance
  - B. The need for a walker or wheelchair
  - C. Full-time help is required
  - D. The need for transportation
19. An **outline of coverage** must be delivered to a prospective applicant for long term care insurance \_\_\_\_\_.
- A. At the time of solicitation
  - B. When the policy is delivered
  - C. When the policy is approved
  - D. Before December 31
20. The **HICAP** program assists individuals and families with \_\_\_\_\_.
- A. Medicare and other health concerns
  - B. Wheelchair repairs
  - C. Direct funding of long term care
  - D. Hospital procedures
21. **Personal worksheet** records must be retained by agents for \_\_\_\_\_ years.
- A. 2 Years
  - B. 5 Years
  - C. 7 Years
  - D. 10 Years

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22. **Medicare** does not cover \_\_\_\_\_.
- A. Skilled care
  - B. Custodial care
  - C. Operations
  - D. Hospital care
23. **Inflation protection** must be offered to all applicants. Those that refuse must \_\_\_\_\_.
- A. Not be sold a policy
  - B. Buy their own
  - C. Sign a refusal statement
  - D. Be wealthy
24. **Guaranteed renewability** is \_\_\_\_\_ for all long term care policies sold in California.
- A. Not essential
  - B. Not required
  - C. Required
  - D. Optional
25. **Medi-Cal** pays for long term care for those with \_\_\_\_\_.
- A. Emergency needs
  - B. Lower income and assets
  - C. Special exemptions
  - D. Severe chronic conditions

-----END EXAM-----