

2026 George Access Practice Test (Sample)

Study Guide



Everything you need from our exam experts!

This is a sample study guide. To access the full version with hundreds of questions,

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Don't worry about getting everything right, your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 - 45 minutes). Review a handful of questions, reflect on the explanations, and take breaks to retain information better.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning.

7. Use Other Tools

Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly — adapt the tips above to fit your pace and learning style. You've got this!

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Questions

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- 1. Georgia Pathways is a Medicaid program available for Georgians who are between the ages of 19 and 64 and have a household income up to what percentage of the Federal Poverty Level (FPL)?**
 - A. 50%**
 - B. 100%**
 - C. 138%**
 - D. 200%**
- 2. What should only be shared in relation to PII and PHI?**
 - A. All interested parties**
 - B. Authorized individuals**
 - C. Any public requests**
 - D. Marketing purposes**
- 3. Which document must an employer include when submitting an appeal for SHOP eligibility determination?**
 - A. Employee list**
 - B. Proof of business registration**
 - C. The original eligibility determination letter**
 - D. Tax returns for the last three years**
- 4. Why is flexibility important in problem-solving in mathematics?**
 - A. It guarantees correct answers every time.**
 - B. It allows exploration of various solutions for different problems.**
 - C. It reduces the need for calculations.**
 - D. It limits the amount of time spent on each problem.**
- 5. How does practice with previous years' tests help?**
 - A. It reduces exam anxiety**
 - B. It gives insight into recurring themes and question styles and builds familiarity**
 - C. It guarantees passing the exam**
 - D. It provides specific answers on the current test**

6. Which groups can commit fraud, waste, and abuse?

- A. Only consumers**
- B. Only insurance companies**
- C. Agents and web brokers**
- D. Consumers, agents, insurance companies, and web brokers**

7. Is the statement true or false? Emma, a certified agent, leaves consumer documents in a folder on top of her desk at the end of the day so she remembers to follow up with the consumer tomorrow. These documents contain PII and PHI. Emma is effectively protecting PII and PHI.

- A. True**
- B. False**
- C. Only during business hours**
- D. Depends on the office policy**

8. What type of reasoning is often assessed in the mathematics section?

- A. Creative reasoning and artistic interpretation**
- B. Logical reasoning, including problem-solving skills**
- C. Intuitive reasoning based solely on gut feelings**
- D. Emotional reasoning in personal decision making**

9. At what point in the agent license revocation process is the agent no longer permitted to enroll consumers?

- A. After filing a complaint**
- B. After the hearing decision is made**
- C. After Georgia Access updates the agent's status to "terminated"**
- D. After the agent receives a warning**

10. What type of worker would typically count towards the FTE calculation?

- A. Freelancer with variable hours**
- B. Hourly employees averaging 30 or more hours per week**
- C. Remote workers without specific contracts**
- D. Temporary staff employed for under 3 months**

Answers

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1. B
2. B
3. C
4. B
5. B
6. D
7. B
8. B
9. C
10. B

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Explanations

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1. Georgia Pathways is a Medicaid program available for Georgians who are between the ages of 19 and 64 and have a household income up to what percentage of the Federal Poverty Level (FPL)?

- A. 50%
- B. 100%**
- C. 138%
- D. 200%

The correct answer indicates that Georgia Pathways, which is a Medicaid program intended to assist eligible Georgians aged 19 to 64, is available for individuals whose household income is up to 100% of the Federal Poverty Level (FPL). This program is aimed at providing healthcare access to low-income individuals who might not qualify for other Medicaid programs or state services. The threshold of 100% of the FPL is significant because it establishes a baseline for qualification that aligns with other welfare and assistance programs, thereby serving as a key entry point for healthcare coverage for those with limited financial resources. By setting this income limit, the Georgia Pathways program helps ensure that healthcare is accessible to individuals who are likely to face barriers to obtaining necessary medical care and supports their overall well-being. In contrast, options representing higher percentages, such as 138% and 200% of the FPL, are associated with different Medicaid expansions or programs that may target other populations or offer additional support in terms of financial assistance and healthcare access. However, Georgia Pathways specifically indicates the 100% FPL threshold. This distinction is important for understanding the specific aims and target population of the program.

2. What should only be shared in relation to PII and PHI?

- A. All interested parties
- B. Authorized individuals**
- C. Any public requests
- D. Marketing purposes

Sharing of Personally Identifiable Information (PII) and Protected Health Information (PHI) should be limited to authorized individuals. This is crucial for ensuring confidentiality and compliance with laws such as HIPAA, which governs the use and disclosure of PHI. Authorized individuals often include healthcare providers, insurers, and those with a legitimate need to know in order to provide care or payment for care. This protection helps safeguard individuals' privacy and maintains trust in the handling of sensitive information. The importance of restricting access to PII and PHI means that information should not be shared indiscriminately with all interested parties, as this could lead to breaches of privacy and confidentiality. Similarly, it should not be shared based on public requests or for marketing purposes, as such actions could undermine the security of sensitive data and may violate legal and ethical guidelines.

3. Which document must an employer include when submitting an appeal for SHOP eligibility determination?

- A. Employee list**
- B. Proof of business registration**
- C. The original eligibility determination letter**
- D. Tax returns for the last three years**

When submitting an appeal for SHOP (Small Business Health Options Program) eligibility determination, the inclusion of the original eligibility determination letter is crucial. This document serves as the foundation of the appeal process because it outlines the specific reasons and findings that led to the initial eligibility decision. By providing the original letter, the employer can ensure that the reviewing authority understands the context of the original determination, which is essential for a fair evaluation of the appeal. Having the original eligibility determination letter gives the employer the opportunity to directly address any reasons for denial or to clarify misunderstandings that may have occurred. It streamlines the appeal process by allowing the relevant officials to reference the original decision directly, making it easier to pinpoint areas of discrepancy or error that the employer believes warrant a different outcome. Thus, the original eligibility determination letter is not just a formality in the appeal process; it is a critical document that supports the employer's case for reconsideration.

4. Why is flexibility important in problem-solving in mathematics?

- A. It guarantees correct answers every time.**
- B. It allows exploration of various solutions for different problems.**
- C. It reduces the need for calculations.**
- D. It limits the amount of time spent on each problem.**

Flexibility is a crucial aspect of problem-solving in mathematics because it enables individuals to explore a range of potential solutions for different problems. When faced with a mathematical challenge, having the ability to approach the problem from multiple angles allows one to consider various strategies and techniques, which can lead to innovative solutions that may not be immediately obvious. This open-mindedness fosters creativity and enhances critical thinking skills, as problem-solvers can adapt their methods based on the context and requirements of the problem at hand. Furthermore, flexibility in problem-solving ensures that one can pivot and adjust approaches if initial strategies do not yield the desired results, ultimately leading to a deeper understanding of mathematical concepts and an increased likelihood of finding the correct solution.

5. How does practice with previous years' tests help?

- A. It reduces exam anxiety
- B. It gives insight into recurring themes and question styles and builds familiarity**
- C. It guarantees passing the exam
- D. It provides specific answers on the current test

Practicing with previous years' tests is beneficial because it offers valuable insight into recurring themes and question styles. By engaging with past materials, students become familiar with the types of questions that frequently appear, the structure of the exams, and the key concepts that are often emphasized. This familiarity can enhance a student's ability to anticipate what may come up on future tests, allowing for more effective study preparation. Recognizing patterns in questioning can lead to a deeper understanding of the subject matter, which ultimately contributes to improved performance on the actual test day. This approach also helps students develop test-taking strategies, such as time management and prioritization of questions, which can be crucial during an exam.

6. Which groups can commit fraud, waste, and abuse?

- A. Only consumers
- B. Only insurance companies
- C. Agents and web brokers
- D. Consumers, agents, insurance companies, and web brokers**

Fraud, waste, and abuse can be committed by a broad array of parties involved in various industries, particularly in healthcare and insurance sectors. Consumers, for instance, may attempt to submit false claims to receive benefits they are not entitled to, which constitutes fraud. Agents and web brokers could also engage in unethical practices such as misrepresenting policies or manipulating information to benefit themselves financially, illustrating both fraud and abuse. Insurance companies, while they primarily serve to oversee and process claims, can sometimes also be involved in fraudulent practices, such as denying legitimate claims or engaging in unnecessary denials of service, which can be categorized as waste or abuse. Hence, the inclusion of consumers, agents, insurance companies, and web brokers acknowledges that fraud, waste, and abuse are issues that can arise from various stakeholders within the system, making this answer the most comprehensive and accurate representation of who can commit such acts.

7. Is the statement true or false? Emma, a certified agent, leaves consumer documents in a folder on top of her desk at the end of the day so she remembers to follow up with the consumer tomorrow. These documents contain PII and PHI. Emma is effectively protecting PII and PHI.

- A. True**
- B. False**
- C. Only during business hours**
- D. Depends on the office policy**

Emma is not effectively protecting Personally Identifiable Information (PII) and Protected Health Information (PHI) by leaving sensitive consumer documents out in the open on her desk, even if it's for a short duration. Effective protection of PII and PHI requires strict adherence to privacy standards and protocols that ensure confidentiality and security. Leaving these documents in an unsecured location, like on her desk, exposes them to potential unauthorized access, which violates best practices and legal obligations for handling such sensitive information. Secure handling typically entails storing documents in locked files or cabinets when they are not in active use, ensuring that only authorized personnel have access to them. The choice indicating that Emma is effectively protecting PII and PHI is therefore false. The focus should always be on safeguarding sensitive information at all times, regardless of whether it is during business hours or after hours, and based on established office policies regarding the handling of such data.

8. What type of reasoning is often assessed in the mathematics section?

- A. Creative reasoning and artistic interpretation**
- B. Logical reasoning, including problem-solving skills**
- C. Intuitive reasoning based solely on gut feelings**
- D. Emotional reasoning in personal decision making**

The mathematics section primarily evaluates logical reasoning, which encompasses the ability to analyze problems and develop structured solutions. This reasoning type is essential for understanding mathematical concepts and applying them to solve equations or real-world scenarios. Problem-solving skills, which are a part of logical reasoning, enable students to break down complex issues into manageable parts, identify relationships between numbers and data, and apply appropriate mathematical methods. This analytical approach is fundamental to success in mathematics, as it encourages a systematic evaluation of information rather than relying on intuition or emotion. By focusing on logical reasoning, students can develop critical thinking skills that are crucial not only in mathematics but across various disciplines.

9. At what point in the agent license revocation process is the agent no longer permitted to enroll consumers?

- A. After filing a complaint**
- B. After the hearing decision is made**
- C. After Georgia Access updates the agent's status to "terminated"**
- D. After the agent receives a warning**

The correct answer indicates that the agent is no longer permitted to enroll consumers after Georgia Access updates the agent's status to "terminated." This is a critical step in the license revocation process, as it signifies that the agent is officially removed from their ability to conduct business within their registered capacity. Once the status is updated, it becomes a formal note that the agent cannot engage in any activities that require an active license, such as enrolling consumers, effectively protecting consumers from potentially unqualified agents. Understanding this point is essential because it reflects the importance of regulatory oversight and the measures in place to maintain professionalism and ethical standards within the industry. The other stages of the process, like filing a complaint or receiving a warning, do not immediately inhibit the agent's ability to operate; they are part of the procedural steps leading up to termination. The hearing decision is also a step in the process, but it is the update of the status that marks the definitive point at which the agent loses their authority to enroll consumers.

10. What type of worker would typically count towards the FTE calculation?

- A. Freelancer with variable hours**
- B. Hourly employees averaging 30 or more hours per week**
- C. Remote workers without specific contracts**
- D. Temporary staff employed for under 3 months**

The FTE calculation, or Full-Time Equivalent calculation, is designed to measure the total workload of employees in terms of full-time hours. Typically, a full-time employee is defined as someone who works a certain number of hours per week, often 30 hours or more. This definition is foundational in determining FTE because it allows organizations to standardize hours worked across various types of employment arrangements. In this case, hourly employees averaging 30 or more hours per week contribute significantly to the FTE calculation. These employees typically have a predictable work schedule and consistent hours, making their contributions to the workforce easier to quantify. Thus, considering them in an FTE calculation is straightforward and aligns with the definition of full-time work. Other choices represent types of workers whose contributions to FTE would not typically be included as they either do not meet the hours requirement or their work patterns are less predictable, making them less suitable for a straightforward FTE calculation.

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://2026georgeaccess.examzify.com>

We wish you the very best on your exam journey. You've got this!

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