

2026 George Access Practice Test (Sample)

Study Guide



Everything you need from our exam experts!

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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. 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.

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. 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!

Questions

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- 1. Which of the following best describes the Advance Premium Tax Credit (APTC)?**
 - A. A direct subsidy to insurers**
 - B. A federal tax credit to help individuals purchase health insurance**
 - C. A penalty for not having insurance**
 - D. An out-of-pocket expense for insurer**

- 2. Which strategy is least effective for enhancing reading comprehension?**
 - A. Summarizing main ideas after reading**
 - B. Making predictions about content before reading**
 - C. Rereading difficult passages for clarity**
 - D. Ignoring context and reading straight through**

- 3. How does critical thinking enhance answering questions in social science?**
 - A. It simplifies the learning process**
 - B. It encourages evaluation of sources, perspectives, and the context of information**
 - C. It leads to quicker answers without deeper analysis**
 - D. It has no significant impact on answering questions**

- 4. True or False: An agent with a revoked license will still be decertified.**
 - A. True**
 - B. False**
 - C. It depends on the state**
 - D. They will be suspended temporarily**

- 5. Which of the following groups can commit fraud?**
 - A. Agents only**
 - B. Consumers only**
 - C. All of the above**
 - D. Agencies only**

- 6. Which source is NOT a place where employers can learn about SHOP plans?**
- A. Web brokers**
 - B. Georgia Access website**
 - C. Friends**
 - D. Certified agents**
- 7. What types of calculations are often found in geometry questions?**
- A. Only simple addition and subtraction**
 - B. Calculations like area, perimeter, and volume**
 - C. Calculations associated with algebra only**
 - D. Statistics and probability calculations**
- 8. What is one method for approaching complex reading questions?**
- A. Reading the entire passage again**
 - B. Breaking down the question and referencing the passage**
 - C. Guessing the answer based on context**
 - D. Ignoring the passage and relying on prior knowledge**
- 9. What types of texts are included in the reading comprehension section?**
- A. Only fictional novels**
 - B. Fiction, non-fiction, poetry, and informational texts**
 - C. Science-related texts exclusively**
 - D. Historical documents and biographies only**
- 10. Which of the following would not end an employer's Georgia Access SHOP coverage eligibility?**
- A. Relocation of the primary office out of Georgia**
 - B. Termination of offers of coverage to employees**
 - C. Growing to 60 Full-Time Equivalent (FTE) employees while continuing to offer SHOP coverage**
 - D. Reduced workforce below the minimum required**

Answers

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

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Explanations

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1. Which of the following best describes the Advance Premium Tax Credit (APTC)?

- A. A direct subsidy to insurers**
- B. A federal tax credit to help individuals purchase health insurance**
- C. A penalty for not having insurance**
- D. An out-of-pocket expense for insurer**

The Advance Premium Tax Credit (APTC) is a federal tax credit designed to assist individuals and families in purchasing health insurance. It is particularly aimed at those with low to moderate incomes who are enrolled in health insurance plans through the Health Insurance Marketplace, created under the Affordable Care Act. The APTC reduces the monthly premiums that eligible individuals pay for their coverage, making healthcare more affordable. The program is structured to adjust the amount of the credit based on income and family size, ensuring that people pay only a certain percentage of their income towards premiums. This support is crucial for many Americans who might not otherwise be able to afford health insurance. The APTC is not a direct payment to insurance companies, nor is it a penalty or an out-of-pocket cost incurred by insurers. Its primary function is to lower the financial barriers to accessing necessary healthcare.

2. Which strategy is least effective for enhancing reading comprehension?

- A. Summarizing main ideas after reading**
- B. Making predictions about content before reading**
- C. Rereading difficult passages for clarity**
- D. Ignoring context and reading straight through**

The strategy of ignoring context and reading straight through is least effective for enhancing reading comprehension because it overlooks the significance of understanding the background and nuances of the material being read. Context provides essential information that helps interpret and relate ideas, making it easier to grasp the overall meaning of the text. Without this context, a reader may struggle to understand key concepts, miss connections, and fail to recognize the author's intent or the importance of specific details. In contrast, summarizing main ideas after reading helps consolidate understanding, making connections between different parts of the text clearer. Making predictions about the content before reading engages the reader's critical thinking skills, encouraging active engagement with the material as they anticipate and confirm their predictions. Rereading difficult passages for clarity allows for deeper processing of the text, aiding comprehension by ensuring that complex ideas are not missed. These strategies are all proactive approaches that facilitate a more thorough and meaningful understanding of the reading material, while ignoring context can leave gaps in comprehension.

3. How does critical thinking enhance answering questions in social science?

- A. It simplifies the learning process
- B. It encourages evaluation of sources, perspectives, and the context of information**
- C. It leads to quicker answers without deeper analysis
- D. It has no significant impact on answering questions

The enhancement of answering questions in social science through critical thinking is rooted in the ability to evaluate different sources, perspectives, and contextual factors surrounding information. Critical thinking is an analytical process that encourages individuals to scrutinize the credibility of information and consider the various factors that may influence it. By promoting thorough evaluation, it allows learners to assess the validity of arguments and understand the complexities of social phenomena, leading to more informed and nuanced responses. Engaging in critical thinking helps students identify biases, recognize the limitations of particular viewpoints, and appreciate the broader implications of social issues. This rich analytical approach results in a deeper comprehension of the subject matter and empowers individuals to formulate well-reasoned conclusions backed by evidence rather than assumptions. Thus, this method of thinking aligns perfectly with the multidisciplinary nature of social sciences, where multiple perspectives are often at play.

4. True or False: An agent with a revoked license will still be decertified.

- A. True
- B. False**
- C. It depends on the state
- D. They will be suspended temporarily

The statement asserts that an agent with a revoked license will still be decertified. The correct answer, indicating this statement is false, can be understood through the distinctions between license revocation and decertification. Each of these actions carries specific implications for an agent's ability to operate within their professional capacity. When a license is revoked, it denotes that the individual has lost the permission to act as an agent due to violations or failure to comply with certain regulations. However, decertification is a separate process that typically involves a formal evaluation of the individual's fitness to continue in the profession. In many jurisdictions, revocation of a license automatically removes an agent's ability to practice, and thus the need for separate decertification may not arise. An agent may not have to go through additional proceedings if their license is revoked. Moreover, the response options hint at variations in state regulations regarding licensing and certification. While it is true that rules may differ from state to state, the fundamental rationale rests on the understanding that revocation serves as a punitive measure that effectively ends an individual's capacity to practice, making further decertification unnecessary. This distinction is crucial for understanding the processes governing professional licenses and the implications of a revoked status in the context of an agent's

5. Which of the following groups can commit fraud?

- A. Agents only**
- B. Consumers only**
- C. All of the above**
- D. Agencies only**

Fraud can be committed by a variety of individuals or groups, each with different motivations and methods. The correct answer acknowledges that multiple entities can engage in deceptive practices. Agents, who may represent another person or organization, can exploit their position to commit fraud by misrepresenting facts or engaging in dishonest behavior to benefit themselves or their clients. Consumers can also engage in fraudulent activities, such as using stolen identities or exploiting return policies. Agencies, whether governmental or private, can be involved in fraud by mismanaging funds or resources, misrepresenting their services, or manipulating information for personal or organizational gain. Recognizing that all these groups have the potential to commit fraud highlights the complexity of fraudulent activities and the importance of vigilance and regulation in various contexts. It illustrates that fraud is not limited to one type of entity but is a broader issue that requires awareness and prevention efforts across different sectors.

6. Which source is NOT a place where employers can learn about SHOP plans?

- A. Web brokers**
- B. Georgia Access website**
- C. Friends**
- D. Certified agents**

Employers looking for information about Small Business Health Options Program (SHOP) plans have several formal channels to learn about their options. The Georgia Access website provides valuable resources and official information concerning SHOP plans, making it a reliable source. Additionally, web brokers and certified agents are trained professionals who specialize in health insurance and can provide accurate guidance on SHOP plans. In contrast, while friends may offer anecdotal advice or their personal experiences, they do not constitute a credible or formal source of information regarding the specifics of SHOP plans. Friends might lack the expertise or up-to-date knowledge that is crucial when making informed decisions about health insurance options. Therefore, relying on friends for this information is not advisable, as it may lead to misinformation or misunderstanding of the available plans.

7. What types of calculations are often found in geometry questions?

- A. Only simple addition and subtraction**
- B. Calculations like area, perimeter, and volume**
- C. Calculations associated with algebra only**
- D. Statistics and probability calculations**

Geometry questions frequently involve calculations that pertain to shapes and their properties. Key concepts include area, which measures the amount of space within a two-dimensional figure; perimeter, which calculates the total distance around a shape; and volume, which determines the space occupied by three-dimensional objects. These calculations are fundamental in geometry as they help in analyzing and understanding the characteristics of various geometric figures, such as triangles, rectangles, circles, and solids like cubes and spheres. While other areas of mathematics such as simple addition, algebra, statistics, and probability are essential in their own right, they do not primarily focus on the specific measurements and properties that geometry requires. This makes the calculation of area, perimeter, and volume highly relevant and critical in solving geometry problems, reinforcing the idea that these calculations are central to the subject.

8. What is one method for approaching complex reading questions?

- A. Reading the entire passage again**
- B. Breaking down the question and referencing the passage**
- C. Guessing the answer based on context**
- D. Ignoring the passage and relying on prior knowledge**

Breaking down the question and referencing the passage is an effective method for tackling complex reading questions because it allows for a focused analysis of the text. This approach involves carefully examining the specific terms and phrases in the question, which clarifies what is being asked. By doing so, you can identify key information or themes within the passage that are directly relevant to the query. Referencing the text helps ensure that your answer is backed by evidence from the passage, strengthening the validity of your response. This method also enhances comprehension by encouraging you to engage actively with the material, making it easier to distinguish between main ideas and supporting details, which is crucial for accurately answering comprehension questions. Overall, this analytical strategy promotes a deeper understanding of the text and increases the chances of selecting the correct answer.

9. What types of texts are included in the reading comprehension section?

A. Only fictional novels

B. Fiction, non-fiction, poetry, and informational texts

C. Science-related texts exclusively

D. Historical documents and biographies only

The reading comprehension section is designed to assess a wide range of reading skills across various kinds of texts. Including fiction, non-fiction, poetry, and informational texts allows for a broader evaluation of a student's ability to understand and analyze different writing styles and purposes. Fiction promotes imagination and understanding of narrative structure, while non-fiction texts enhance the ability to process factual information and synthesize ideas. Poetry can introduce nuanced language and interpretations, and informational texts provide skills for comprehending data and evidence-based arguments. This diverse mix ensures that students are prepared for a variety of reading situations they may encounter outside the classroom.

10. Which of the following would not end an employer's Georgia Access SHOP coverage eligibility?

A. Relocation of the primary office out of Georgia

B. Termination of offers of coverage to employees

C. Growing to 60 Full-Time Equivalent (FTE) employees while continuing to offer SHOP coverage

D. Reduced workforce below the minimum required

The scenario where a company grows to 60 Full-Time Equivalent (FTE) employees while continuing to offer SHOP coverage is valid and does not affect the employer's eligibility for Georgia Access SHOP. The Small Business Health Options Program (SHOP) is specifically designed to assist small employers in providing health insurance to their employees, and in Georgia, eligibility for SHOP coverage extends up to 50 FTE employees. If a business exceeds that number but maintains the provision of SHOP coverage, it does not automatically lose its eligibility. This reflects the understanding that maintaining health insurance benefits can continue to be a priority for employers as they scale. In contrast, the other situations outlined would lead to a loss of eligibility for SHOP coverage. Relocating the primary office out of Georgia changes the employer's geographical qualifications, terminating coverage for employees indicates a shift that no longer aligns with SHOP's purpose, and reducing the workforce below the minimum required employee count directly impacts eligibility criteria. Therefore, the option highlighting growth to 60 FTE while retaining SHOP eligibility stands correct.

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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