

# ABC - Health Access Practice Exam (Sample)

## Study Guide



**Everything you need from our exam experts!**

**Copyright © 2026 by Examzify - A Kaluba Technologies Inc. product.**

**ALL RIGHTS RESERVED.**

**No part of this book may be reproduced or transferred in any form or by any means, graphic, electronic, or mechanical, including photocopying, recording, web distribution, taping, or by any information storage retrieval system, without the written permission of the author.**

**Notice: Examzify makes every reasonable effort to obtain accurate, complete, and timely information about this product from reliable sources.**

**SAMPLE**

# Table of Contents

<b>Copyright</b> .....	<b>1</b>
<b>Table of Contents</b> .....	<b>2</b>
<b>Introduction</b> .....	<b>3</b>
<b>How to Use This Guide</b> .....	<b>4</b>
<b>Questions</b> .....	<b>5</b>
<b>Answers</b> .....	<b>8</b>
<b>Explanations</b> .....	<b>10</b>
<b>Next Steps</b> .....	<b>16</b>

SAMPLE

# 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**

SAMPLE

- 1. Is the Auto Rental Discount offered to all three membership levels in the ABC program?**
  - A. Yes, it is offered to all levels**
  - B. No, it is not offered at all**
  - C. Only available to Executive members**
  - D. It is only available to Elite members**
- 2. What is the primary role of navigators in the health insurance marketplace?**
  - A. To process insurance claims**
  - B. To assist individuals in understanding health coverage options**
  - C. To establish new health insurance policies**
  - D. To determine eligibility for government assistance**
- 3. Which organization is central to controlling and preventing disease in the U.S.?**
  - A. The National Institutes of Health (NIH)**
  - B. The World Health Organization (WHO)**
  - C. The Centers for Disease Control and Prevention (CDC)**
  - D. Health and Human Services (HHS)**
- 4. What does "coinsurance" refer to in health insurance?**
  - A. The fixed amount paid for medical services**
  - B. The percentage of costs the insured pays after meeting the deductible**
  - C. The total annual premium paid for coverage**
  - D. The amount deducted from a claim before reimbursement**
- 5. What percentage of the Health Access MedGuard Death Benefit is paid for COVID-19 Infection Complications?**
  - A. 5%**
  - B. 10%**
  - C. 15%**
  - D. 20%**

**6. Under the Health Reimbursement Arrangement benefit, who may qualify for a Section 105 Health Reimbursement Arrangement?**

- A. Self-employed sole proprietors without any employees**
- B. Only those with corporate offices**
- C. All self-employed individuals**
- D. Sole proprietors with employees**

**7. What is the primary aim of health literacy initiatives?**

- A. To decrease the number of hospital visits among patients**
- B. To improve individuals' ability to obtain, understand, and use health information effectively**
- C. To provide legal advice in healthcare settings**
- D. To promote physical fitness programs in communities**

**8. Which component of health insurance typically affects monthly premiums?**

- A. The provider's geographical location**
- B. The level of coverage chosen**
- C. The patient's age**
- D. All of the above**

**9. What is a "community health needs assessment"?**

- A. A survey of healthcare costs in a community**
- B. A process to identify and analyze community health issues**
- C. A method of estimating healthcare budgets**
- D. A review of local hospitals**

**10. What is a defining feature of "urgent care centers"?**

- A. They provide care only for life-threatening emergencies**
- B. They are intended for patients with non-life-threatening conditions needing immediate attention**
- C. They operate only during normal business hours**
- D. They focus only on pediatric care**

## **Answers**

SAMPLE

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

SAMPLE

## **Explanations**

SAMPLE

**1. Is the Auto Rental Discount offered to all three membership levels in the ABC program?**

- A. Yes, it is offered to all levels**
- B. No, it is not offered at all**
- C. Only available to Executive members**
- D. It is only available to Elite members**

The correct understanding here is that the Auto Rental Discount is not offered at all within the ABC program. This means that regardless of the membership level—whether a member is an Executive, Elite, or any other category—none of them will have access to this discount. This highlights that the discount's absence is a uniform policy rather than being restricted to a particular membership tier. This is distinct from options that suggest availability based on membership, suggesting a hierarchy or limitation that does not apply here. Members who expect to receive such a benefit would find that it does not exist in the program. Therefore, it's important for members to be aware that they will not benefit from an Auto Rental Discount under the ABC program.

**2. What is the primary role of navigators in the health insurance marketplace?**

- A. To process insurance claims**
- B. To assist individuals in understanding health coverage options**
- C. To establish new health insurance policies**
- D. To determine eligibility for government assistance**

Navigators play a crucial role in the health insurance marketplace primarily by assisting individuals in understanding their health coverage options. This includes providing information about different insurance plans, explaining the benefits and drawbacks of each option, and helping consumers to compare choices based on their health needs and financial situations. Navigators aim to empower individuals to make informed decisions about their health insurance, ensuring they understand terms, costs, and coverage details. In contrast, the other roles mentioned are not aligned with the primary functions of navigators. Although processing insurance claims and determining eligibility for government assistance are important tasks within the healthcare system, these responsibilities typically fall to different entities, such as insurance companies and government agencies. Establishing new health insurance policies also involves different processes and stakeholders, making it outside the scope of what navigators primarily do. Thus, navigating users through their options and helping them understand the marketplace is central to their role.

### 3. Which organization is central to controlling and preventing disease in the U.S.?

- A. The National Institutes of Health (NIH)
- B. The World Health Organization (WHO)
- C. The Centers for Disease Control and Prevention (CDC)**
- D. Health and Human Services (HHS)

The Centers for Disease Control and Prevention (CDC) plays a pivotal role in controlling and preventing disease in the United States. As the national public health agency, the CDC is responsible for monitoring health trends, conducting research on infectious diseases, and providing guidelines to prevent outbreaks and promote health security. One of the primary functions of the CDC is to investigate disease outbreaks, provide epidemiological data, and implement health programs aimed at reducing the incidence of infectious diseases. The agency also collaborates with state and local health departments to ensure public health preparedness and respond effectively to health emergencies. In comparison, while the National Institutes of Health (NIH) primarily focuses on medical research and advancing our understanding of diseases, and the World Health Organization (WHO) works globally to promote health and coordinate responses to international health issues, they do not specifically concentrate on controlling and preventing disease within the U.S. Furthermore, the Department of Health and Human Services (HHS) encompasses a broader scope of healthcare services and administration, but it is the CDC that directly addresses the surveillance and prevention of diseases domestically.

### 4. What does "coinsurance" refer to in health insurance?

- A. The fixed amount paid for medical services
- B. The percentage of costs the insured pays after meeting the deductible**
- C. The total annual premium paid for coverage
- D. The amount deducted from a claim before reimbursement

Coinurance is a key component of many health insurance plans and refers specifically to the percentage of healthcare costs that the insured individual is responsible for after they have met their deductible. This means that once a person has incurred enough medical expenses to reach the deductible threshold, coinsurance kicks in, requiring them to pay a designated percentage of subsequent bills while the insurance provider covers the remaining portion. For example, if a health insurance plan has a coinsurance rate of 20%, the insured person would pay 20% of the eligible medical expenses while the insurer would pay the remaining 80%. This system helps share costs between the insurer and the insured, promoting cost awareness and potentially encouraging individuals to make more informed healthcare decisions. Other terms mentioned in the incorrect options describe different aspects of health insurance. A fixed amount paid for medical services refers to a copayment, while the total annual premium reflects what individuals pay to maintain their insurance coverage. The amount deducted from a claim before reimbursement is a deductible itself. Each of these terms serves a distinct function within the framework of health insurance, but coinsurance specifically pertains to the cost-sharing aspect following the deductible.

## 5. What percentage of the Health Access MedGuard Death Benefit is paid for COVID-19 Infection Complications?

- A. 5%
- B. 10%**
- C. 15%
- D. 20%

The percentage of the Health Access MedGuard Death Benefit that is paid for COVID-19 Infection Complications is 10%. This percentage reflects the specific provisions outlined in the policy regarding benefits tied to the complications arising from COVID-19 infection. Understanding the details of such coverage is essential for policyholders, as it directly affects the financial support designated for families or beneficiaries in the event of a death resulting from COVID-19 complications. The percentage indicates a significant but not full compensation compared to other types of covered conditions, highlighting the unique nature and challenges posed by the pandemic. Being aware of the specifics of coverage percentages is crucial for consumers as well as healthcare practitioners involved in discussions surrounding health access and financial planning related to health risks.

## 6. Under the Health Reimbursement Arrangement benefit, who may qualify for a Section 105 Health Reimbursement Arrangement?

- A. Self-employed sole proprietors without any employees**
- B. Only those with corporate offices
- C. All self-employed individuals
- D. Sole proprietors with employees

In the context of Health Reimbursement Arrangements (HRAs), a Section 105 HRA specifically allows employers to reimburse employees for qualifying medical expenses. However, the eligibility under this arrangement can be nuanced. Self-employed sole proprietors without any employees can establish an HRA, as they are treated differently than larger businesses. This option aligns with the rules that allow them to deduct their health insurance premiums and reimburse themselves through the HRA for out-of-pocket medical expenses. This setup provides flexibility for sole proprietors who do not have any employees and enables them to benefit from tax-free reimbursements for qualifying medical costs. Other categories of individuals or entities have different considerations when it comes to HRAs. For instance, sole proprietors with employees would typically need to structure their HRA differently and might face additional requirements to ensure compliance with healthcare reform laws. Similarly, self-employed individuals who do not fall into the specific categories allowed under the HRA guidelines may not qualify for an HRA. Thus, the specificity of the arrangement for sole proprietors without employees emphasizes why this option is indeed the correct answer.

## 7. What is the primary aim of health literacy initiatives?

- A. To decrease the number of hospital visits among patients
- B. To improve individuals' ability to obtain, understand, and use health information effectively**
- C. To provide legal advice in healthcare settings
- D. To promote physical fitness programs in communities

The primary aim of health literacy initiatives is to enhance individuals' capacity to obtain, understand, and effectively use health information. This focus is crucial because health literacy empowers individuals to make informed decisions regarding their health care, understand medical instructions, manage their health conditions, and navigate the health care system efficiently. By improving health literacy, individuals can better engage with health professionals, adhere to treatment plans, and take proactive steps in preventive care, ultimately leading to improved health outcomes and quality of life. Such initiatives are essential in addressing health disparities and ensuring that all individuals have equitable access to the resources they need to manage their health effectively.

## 8. Which component of health insurance typically affects monthly premiums?

- A. The provider's geographical location
- B. The level of coverage chosen
- C. The patient's age
- D. All of the above**

The monthly premiums of a health insurance plan are influenced by several factors, each playing a significant role in determining the overall cost. First, the provider's geographical location can affect premiums because healthcare costs vary widely across different regions. Areas with higher living costs or those that require higher reimbursement rates for healthcare services will generally see higher premiums. Secondly, the level of coverage chosen is a crucial factor. Plans that offer more comprehensive coverage, including lower deductibles, broader networks, and additional benefits, will typically result in higher monthly premiums. Conversely, plans with limited coverage options may come at a lower cost. Lastly, the patient's age is also a significant factor, as older individuals typically face higher health risks, which can lead to increased premiums. Insurance companies often calculate risk assessments based on age demographics, impacting how they price their plans. Therefore, all these components—geographical location, level of coverage, and patient age—contribute to how monthly premiums are structured, making "all of the above" the correct choice. Understanding these factors can help individuals make informed choices about their health insurance options.

## 9. What is a "community health needs assessment"?

- A. A survey of healthcare costs in a community
- B. A process to identify and analyze community health issues**
- C. A method of estimating healthcare budgets
- D. A review of local hospitals

A "community health needs assessment" is fundamentally a systematic approach designed to identify and analyze the specific health issues, challenges, and needs within a community. This process typically involves gathering and evaluating data on the health status of the population, existing health resources, and barriers to accessing care. The outcome aims to inform health improvement strategies, prioritize health issues, and guide the allocation of resources effectively. Through this comprehensive assessment, stakeholders can understand health disparities, determine community perspectives on health needs, and collaborate to develop solutions that enhance health outcomes. Such assessments are crucial in ensuring that health interventions are tailored to meet the unique needs of the community, thus fostering public health advancement and preventive measures. Other options do not encapsulate this holistic approach to understanding community health. For example, surveying healthcare costs focuses on financial aspects rather than health needs, estimating budgets is centered on funding rather than community well-being, and reviewing hospitals does not encompass the broader health landscape of the community.

## 10. What is a defining feature of "urgent care centers"?

- A. They provide care only for life-threatening emergencies
- B. They are intended for patients with non-life-threatening conditions needing immediate attention**
- C. They operate only during normal business hours
- D. They focus only on pediatric care

Urgent care centers are specifically designed to provide immediate care for non-life-threatening medical conditions that require prompt attention. This includes situations like minor fractures, sprains, infections, and other ailments that do not warrant a visit to the emergency room but still need timely medical intervention. These centers offer extended hours, often outside of normal business hours, to accommodate patients who need urgent care but cannot wait for an appointment with their primary care physician. The focus is on providing quick and efficient treatment to alleviate patients' health concerns without the delays typically associated with emergency services. In contrast, life-threatening emergencies are more appropriately responded to in emergency rooms, which are equipped to handle critical situations. The operating hours of urgent care centers vary, as many function into the evenings and weekends, and they do not only cater to pediatric patients but serve a wider demographic including adults and children.

# 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](mailto:hello@examzify.com).**

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

**<https://abchealthaccess.examzify.com>**

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

**SAMPLE**