

# AHIP Training Practice Test (Sample)

## Study Guide



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

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# 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>

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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. When organizing an educational event with community organizations, what must the advertisements clearly indicate?**
  - A. They are sponsored by multiple organizations**
  - B. They feature well-known speakers in the field**
  - C. They are classified as educational events**
  - D. They provide free consultations**
- 2. How should Mr. Chen proceed after losing his employer group coverage?**
  - A. He should do nothing until his next enrollment period**
  - B. He needs to enroll in a Part D plan promptly to avoid penalties**
  - C. He should switch to an MA plan instead**
  - D. He can rely on his existing employer coverage**
- 3. What should Maria do if Henry offers to sell leads obtained from his website?**
  - A. Accept the offer as it is beneficial**
  - B. Pass on the offer due to regulations**
  - C. Negotiate a better price for the leads**
  - D. Use the leads without consent**
- 4. What is a permissible action Steban may take during his educational session on Medicare?**
  - A. Provide a meal valued at \$25 or less**
  - B. Hand out business reply cards**
  - C. Offer a free vacation to attendees**
  - D. Conduct a sales pitch for his services**
- 5. What is the correct scheduling strategy for Angel's educational seminar and marketing meeting?**
  - A. Hold both meetings on the same day**
  - B. Schedule the educational seminar in the afternoon**
  - C. Separate the two meetings by 12 hours**
  - D. Combine both meetings into one session**

**6. What advice should you give Ms. Ramos about filling prescriptions while traveling?**

- A. She can only fill prescriptions at in-network pharmacies**
- B. She may fill prescriptions but likely at higher costs**
- C. She should return home to fill her prescriptions**
- D. Prescriptions are not covered while traveling**

**7. What does coinsurance represent in healthcare costs?**

- A. A percentage of costs a beneficiary pays for covered services**
- B. A fixed dollar amount paid for each service**
- C. The total cost of covered services**
- D. A penalty fee for late payment of premiums**

**8. What is a significant advantage of a Private Fee-for-Service (PFFS) plan compared to an HMO?**

- A. Requires referrals for specialists**
- B. Providers must be within a strict network**
- C. Allows patients to see any doctor who accepts the plan's payment terms**
- D. Includes unlimited benefits without cost-sharing**

**9. What cost does Mr. Vasquez incur for an inpatient hospital stay under Original Medicare?**

- A. A daily coinsurance amount after 45 days**
- B. A single deductible for the first 60 days**
- C. A flat annual deductible regardless of stay length**
- D. A fixed co-payment for all days**

**10. What makes a Medicare Advantage plan different from Original Medicare?**

- A. Advantage plans typically include more services than Original Medicare**
- B. Advantage plans do not require any co-payments**
- C. Original Medicare includes vision and dental coverage**
- D. Medicare Advantage plans come with a higher premium than Original Medicare**

## **Answers**

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

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## **Explanations**

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**1. When organizing an educational event with community organizations, what must the advertisements clearly indicate?**

- A. They are sponsored by multiple organizations**
- B. They feature well-known speakers in the field**
- C. They are classified as educational events**
- D. They provide free consultations**

The advertisements for educational events should clearly indicate that they are classified as educational events to ensure transparency and proper communication of the event's purpose. This designation helps attendees understand that the primary aim of the gathering is to provide information and learning opportunities rather than sales or promotional activities. Ensuring clarity about the nature of the event helps in setting appropriate expectations for participants and underscores the commitment to educating the community about important topics, which is often the goal when collaborating with community organizations. While other aspects, such as sponsorship by multiple organizations or the presence of well-known speakers, may enhance the attractiveness of the event, the critical element is the educational focus. This distinction can help build trust with the audience, signaling that the event is rooted in providing valuable resources and knowledge rather than serving as a marketing platform.

**2. How should Mr. Chen proceed after losing his employer group coverage?**

- A. He should do nothing until his next enrollment period**
- B. He needs to enroll in a Part D plan promptly to avoid penalties**
- C. He should switch to an MA plan instead**
- D. He can rely on his existing employer coverage**

After losing employer group coverage, Mr. Chen should promptly enroll in a Part D plan to avoid any late enrollment penalties. Medicare Part D, which provides prescription drug coverage, has specific rules regarding enrollment windows. If an individual does not enroll in a Part D plan when first eligible and later enrolls during a different period, they may face penalties that could increase their monthly premium for the duration of their enrollment. When someone loses their employer group health insurance, it is considered a qualifying event that usually opens a Special Enrollment Period. During this time, Mr. Chen has the opportunity to enroll in a Part D plan without facing penalties. It's crucial to take action during this window to ensure continuous coverage for necessary medications and to avoid incurring additional costs later on. Staying on current employer coverage is not a viable or advisable option as Mr. Chen already lost it. Waiting until a future enrollment period would potentially expose him to penalties for being without coverage. While switching to a Medicare Advantage (MA) plan could be an option, it is not the most immediate concern regarding coverage for prescriptions, which is why prompt enrollment in a Part D plan is the most appropriate action.

**3. What should Maria do if Henry offers to sell leads obtained from his website?**

- A. Accept the offer as it is beneficial**
- B. Pass on the offer due to regulations**
- C. Negotiate a better price for the leads**
- D. Use the leads without consent**

Maria should pass on the offer due to regulations because the selling and purchasing of leads in the health insurance industry are often subject to strict legal and ethical guidelines. Regulations are in place to protect consumer information and privacy. Buying leads that may not have been obtained with the proper consent can lead to legal issues, including potential violations of the Health Insurance Portability and Accountability Act (HIPAA) or analogous laws that govern the use of personal data. Maintaining compliance with these regulations is crucial for avoiding penalties and ensuring trust in business practices. The ethical implications of using leads that may infringe on individuals' rights or privacy further solidify the need to steer clear of such offers, safeguarding both the agent's reputation and the welfare of prospective clients.

**4. What is a permissible action Steban may take during his educational session on Medicare?**

- A. Provide a meal valued at \$25 or less**
- B. Hand out business reply cards**
- C. Offer a free vacation to attendees**
- D. Conduct a sales pitch for his services**

The correct action Steban may take during his educational session on Medicare is to hand out business reply cards. This is permissible because it allows attendees to express their interest in receiving more information or materials without creating a coercive sales environment. Educational sessions are intended to provide information about Medicare and related topics, and providing opportunities for follow-up can be a benefit for attendees who have questions or need clarification. Other actions presented in the question could violate the regulations and guidelines surrounding Medicare educational events. For instance, providing meals, even if valued at \$25 or less, may still be seen as an inducement to attend and could be problematic depending on the context. Offering a free vacation or conducting a sales pitch directly contradicts the purpose of educational sessions, which must focus strictly on imparting knowledge rather than promoting products or services. Such practices could easily mislead attendees and detract from the primary educational goal.

**5. What is the correct scheduling strategy for Angel's educational seminar and marketing meeting?**

- A. Hold both meetings on the same day**
- B. Schedule the educational seminar in the afternoon**
- C. Separate the two meetings by 12 hours**
- D. Combine both meetings into one session**

The chosen scheduling strategy of separating the two meetings by 12 hours allows for a more effective and productive approach to engaging with participants. By spacing the meetings apart, attendees have the opportunity to absorb the information presented in the educational seminar without the immediate pressure of transitioning into a marketing meeting. This separation helps minimize cognitive overload, allowing participants to reflect on what they learned before moving on to the marketing aspects of the program. Additionally, having a significant gap between the two meetings can enhance attendance and participation. Attendees who might be interested in one aspect of the seminar may find difficulty committing to both if they are held too closely together. This strategy acknowledges the different focuses of each meeting and caters to the needs of participants, which can lead to better outcomes in both education and marketing efforts.

**6. What advice should you give Ms. Ramos about filling prescriptions while traveling?**

- A. She can only fill prescriptions at in-network pharmacies**
- B. She may fill prescriptions but likely at higher costs**
- C. She should return home to fill her prescriptions**
- D. Prescriptions are not covered while traveling**

When advising Ms. Ramos about filling prescriptions while traveling, it is important to consider how insurance plans typically operate regarding coverage and costs during travel. This option correctly reflects that while she may still be able to fill her prescriptions, doing so outside of her usual network could lead to higher out-of-pocket expenses. Many health insurance plans have specific networks of pharmacies where members can fill their prescriptions at the lowest costs. If Ms. Ramos attempts to fill her prescriptions at a pharmacy that is not part of her plan's network, she may face higher copayments or deductibles. It's crucial for her to understand that while she can obtain her medications while traveling, the costs she incurs could be much higher than normal if she does not use in-network pharmacies or a mail order service provided by her plan. Awareness of potential higher costs empowers Ms. Ramos to make informed decisions while traveling, as she can seek out in-network pharmacies if available or budget for the additional expenses if necessary. By focusing on the potential implications and costs associated with filling prescriptions away from home, this choice provides her with constructive and practical advice.

## 7. What does coinsurance represent in healthcare costs?

- A. A percentage of costs a beneficiary pays for covered services**
- B. A fixed dollar amount paid for each service**
- C. The total cost of covered services**
- D. A penalty fee for late payment of premiums**

Coinurance is a key concept in healthcare cost-sharing. It represents the percentage of the costs that a beneficiary is responsible for after meeting any applicable deductible. For example, if a health insurance plan has a coinsurance rate of 20%, the insurer pays 80% of the covered services, and the beneficiary pays the remaining 20%. This arrangement encourages beneficiaries to share the cost of care with their insurance provider, which can help manage overall healthcare expenses. In this context, the other options are distinctly different concepts. A fixed dollar amount paid for each service refers to copayments, not coinsurance. The total cost of covered services describes the complete expense incurred, without reflecting any division of responsibility between the insurer and the beneficiary. Lastly, a penalty fee for late payment of premiums is unrelated to the shared cost structure of coinsurance and pertains to payment obligations rather than the sharing of healthcare service costs.

## 8. What is a significant advantage of a Private Fee-for-Service (PFFS) plan compared to an HMO?

- A. Requires referrals for specialists**
- B. Providers must be within a strict network**
- C. Allows patients to see any doctor who accepts the plan's payment terms**
- D. Includes unlimited benefits without cost-sharing**

A significant advantage of a Private Fee-for-Service (PFFS) plan compared to a Health Maintenance Organization (HMO) is that it allows patients to see any doctor who accepts the plan's payment terms. This flexibility is a core feature of PFFS plans, enabling members to access a broader range of healthcare providers without the constraints of a defined network, as is typical with HMOs. In an HMO, members are usually required to choose a primary care physician and get referrals to see specialists, which limits their choices and access to care. Furthermore, HMO structures often include strict networks of providers, meaning care is generally limited to those within the network. In contrast, PFFS plans prioritize patient choice and access, making it easier for individuals to seek care from various doctors and specialists who are willing to accept the PFFS plan's payment terms. This stands out as a major benefit for those who value flexibility and autonomy in selecting their healthcare providers.

**9. What cost does Mr. Vasquez incur for an inpatient hospital stay under Original Medicare?**

- A. A daily coinsurance amount after 45 days**
- B. A single deductible for the first 60 days**
- C. A flat annual deductible regardless of stay length**
- D. A fixed co-payment for all days**

In Original Medicare, when a beneficiary like Mr. Vasquez is hospitalized as an inpatient, he incurs specific costs based on the duration of his stay. The correct choice accurately reflects that there is a single deductible amount for the first 60 days of an inpatient hospital stay. This deductible is a set amount that Mr. Vasquez must pay before Medicare begins to cover the costs associated with his hospital stay. For the first 60 days of an inpatient hospital stay, Medicare covers a significant part of the costs after the beneficiary pays this deductible. After these initial 60 days, the cost structure changes. Specifically, for days 61 to 90, there is a daily coinsurance cost that the patient must pay. This structure is designed to ensure that patients have some level of financial responsibility, while Medicare covers the majority of the hospital costs initially. Understanding this framework is crucial for beneficiaries of Medicare, as it impacts out-of-pocket costs and budgeting for potential healthcare expenses.

**10. What makes a Medicare Advantage plan different from Original Medicare?**

- A. Advantage plans typically include more services than Original Medicare**
- B. Advantage plans do not require any co-payments**
- C. Original Medicare includes vision and dental coverage**
- D. Medicare Advantage plans come with a higher premium than Original Medicare**

Medicare Advantage plans, also known as Medicare Part C, are indeed distinct from Original Medicare in that they typically offer a broader range of services. While Original Medicare primarily covers hospital and medical services, Medicare Advantage plans often include additional benefits that are not covered by Original Medicare, such as vision, dental, hearing, and wellness programs. This comprehensive coverage is one of the highlights for beneficiaries considering their options. The other options do not accurately characterize the differences or features. Co-payments can still be required under Medicare Advantage plans, so it's not accurate to say they do not require any. Original Medicare generally does not include vision and dental coverage as standard offerings, which sets it apart from many Medicare Advantage plans that provide these services. Additionally, while some Medicare Advantage plans may have higher premiums than Original Medicare, they can also have lower premiums or include other cost-sharing arrangements, making it misleading to claim that they all come with a higher premium.

# 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://ahiptraining.examzify.com>**

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

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