AMERICA'S HEALTH INSURANCE PLANS (AHIP) 4 PRACTICE TEST (SAMPLE)

STUDY GUIDE

SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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Table of Contents

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

1. Agent Harriet Walker has a prospective MA enrollee in September. What is the correct step if the client might or might not qualify for a special enrollment period?

A. Enroll the client now to secure coverage.

B. Inquire whether the client qualifies for a special enrollment period; if not, solicit an enrollment application once the annual open enrollment period begins on October 15.

C. Tell the client to wait until next year.

D. Decline to assist until the open enrollment period.

2. When advertising an educational event, what must the advertisement indicate?

A. It is a marketing event

B. It is a fundraising event

C. It is an educational event

D. It must be labeled as an educational event

3. Which statement best describes how MA plans determine member access to care within a network, including referral and prior authorization requirements?

A. Plans require use of in-network providers, may require referrals for specialists, and use prior authorization for certain services or medications.

B. Plans allow any provider regardless of network without authorization.

C. Members can always receive care outside the network with no restrictions.

D. Referrals are only required for primary care visits.

4. Describe prior authorization and step therapy within Part D formularies.

A. Prior authorization requires plan approval before coverage; step therapy requires trying cheaper alternatives before higher-cost options are approved.

B. Step therapy requires trying cheaper alternatives before higher-cost options are approved.

C. Prior authorization is optional; step therapy is not used.

D. Step therapy means always favoring the most expensive drug first.

5. What does HIPAA primarily govern for AHIP-certified professionals?

A. Health Insurance Portability and Accountability Act; safeguards patient privacy and PHI, governs uses and disclosures of information.

B. Health Information and Privacy Administration Act; sets marketing rules.

C. Health Insurance Plan Authorization Act; determines premium subsidies.

D. Health Industry Privacy Assurance Act; regulates provider credentialing.

6. How does subsidy eligibility differ between employer-sponsored coverage and Marketplace coverage?

A. Subsidy eligibility is the same for both.

B. Subsidy eligibility applies only to Marketplace plans.

C. Subsidy eligibility differs between the two.

D. Marketplace plans cannot receive subsidies.

7. An educational event for prospective enrollees should be designed to be:

A. A sales presentation with enrollment forms

B. A marketing event with door prizes

C. An informative event that does not conduct sales or collect enrollment forms

D. A private meeting with one-on-one enrollments

8. If an employer provides you with a retiree list and asks you to contact them to explain plan characteristics, what should you do?

A. Do not call the retirees.

B. Go ahead and call them.

C. Call only after obtaining their consent in writing.

D. Only email them.

9. What is a Special Enrollment Period (SEP) and provide an example situation.

A. SEP allows enrollment outside AEP/IEP due to qualifying events (e.g., losing other credible coverage, moving out of area, or marriage)

B. SEP is only for income changes

C. SEP is only when you reach age 70

D. SEP requires CMS approval

10. Marketing in health care facilities is allowed if:

A. It is conducted in patient exam rooms

B. It is conducted in common areas where patients are not receiving care

C. It is distributed to every patient

D. It requires physician approval first

Answers

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

Explanations

1. Agent Harriet Walker has a prospective MA enrollee in September. What is the correct step if the client might or might not qualify for a special enrollment period?

A. Enroll the client now to secure coverage.

B. Inquire whether the client qualifies for a special enrollment period; if not, solicit an enrollment application once the annual open enrollment period begins on October 15.

C. Tell the client to wait until next year.

D. Decline to assist until the open enrollment period.

When enrollment can happen is controlled by official windows, and you must not initiate enrollment steps unless the client clearly qualifies for a special enrollment period or the annual open enrollment is open. If the client's SEP status is uncertain, the responsible move is to pause enrollment actions until you can confirm whether a SEP applies or until the regular open enrollment window begins. This protects the client and the plan from enrolling outside permitted times, which could lead to coverage gaps or compliance issues. By waiting until the open enrollment period (or until SEP eligibility is established), you ensure that any enrollment is done within the approved timeframe and with the correct eligibility. Enrolling now, or asking about SEP eligibility and proceeding based on that guess, risks acting outside permitted periods. Waiting until open enrollment provides a clear, compliant window to assist the client and finalize enrollment only when allowed.

2. When advertising an educational event, what must the advertisement indicate?

A. It is a marketing event

B. It is a fundraising event

C. It is an educational event

D. It must be labeled as an educational event

Advertising an educational event must clearly indicate that the event is educational. This plain labeling prevents confusion about the event's purpose, helping potential attendees understand that the content is meant to teach and may be eligible for continuing education credits. It also supports transparency and truthful advertising, reducing the risk that the event is perceived as a marketing or fundraising pitch. If the ad doesn't explicitly state it's educational, attendees might misinterpret the focus, which could lead to dissatisfaction or misalignment with their expectations. By labeling it as an educational event, the advertisement communicates the true nature and intent from the start.

3. Which statement best describes how MA plans determine member access to care within a network, including referral and prior authorization requirements?

A. Plans require use of in-network providers, may require referrals for specialists, and use prior authorization for certain services or medications.

B. Plans allow any provider regardless of network without authorization.

C. Members can always receive care outside the network with no restrictions.

D. Referrals are only required for primary care visits.

Medicare Advantage plans use a defined network of providers and manage access through that network. To get the most coverage, members typically must use in-network providers; care from out-of-network providers is usually restricted or not covered, except in emergencies. Within that network, plans often require referrals to see specialists, meaning a primary care physician must authorize a specialist visit to ensure it's medically necessary within the plan's rules. They also commonly require prior authorization for certain services or prescription drugs, so the plan approves the service or medication before it will be covered. This combination—network-based access, referrals for specialty care, and prior authorization for specific services or drugs—is how access is determined in MA plans. The other statements describe unrestricted access or no authorization, which doesn't reflect how MA plans set limits and control costs.

4. Describe prior authorization and step therapy within Part D formularies.

A. Prior authorization requires plan approval before coverage; step therapy requires trying cheaper alternatives before higher-cost options are approved.

B. Step therapy requires trying cheaper alternatives before higher-cost options are approved.

C. Prior authorization is optional; step therapy is not used.

D. Step therapy means always favoring the most expensive drug first.

Step therapy in Part D formularies is a utilization-management approach where a patient must try a lower-cost, evidence-based option before a more expensive drug will be approved for coverage. The idea is to start with the most cost-effective therapy and only move to the pricier option if the cheaper choice proves ineffective or unsuitable. For example, a plan might require trying a generic antidepressant before approving a more expensive brand-name option. Prior authorization is a separate process in which the insurer must give approval before a specific drug is covered, often used for high-cost or high-risk medications or when clinical documentation is needed. The statement that best describes the mechanism you'd encounter in the formulary is the one that emphasizes trying cheaper options first before approving higher-cost drugs.

5. What does HIPAA primarily govern for AHIP-certified professionals?

A. Health Insurance Portability and Accountability Act; safeguards patient privacy and PHI, governs uses and disclosures of information.

B. Health Information and Privacy Administration Act; sets marketing rules.

C. Health Insurance Plan Authorization Act; determines premium subsidies.

D. Health Industry Privacy Assurance Act; regulates provider credentialing.

HIPAA is about protecting patient information and controlling how that information is shared. For AHIP-certified professionals, the main idea is that these rules set national standards for safeguarding protected health information (PHI) and govern how PHI can be used or disclosed in contexts like treatment, payment, and health care operations. That includes who may access PHI, the minimum information that can be shared, patients' rights to access and amend their records, and the requirements to implement security measures and breach notifications. The other descriptions don't fit because they reference an incorrect act or address areas (like marketing rules, subsidies, or credentialing) that aren't central to HIPAA's purpose.

6. How does subsidy eligibility differ between employer-sponsored coverage and Marketplace coverage?

A. Subsidy eligibility is the same for both.

B. Subsidy eligibility applies only to Marketplace plans.

C. Subsidy eligibility differs between the two.

D. Marketplace plans cannot receive subsidies.

Subsidy eligibility depends on how you obtain coverage and whether your employer offers affordable, value-providing coverage. If your employer offers a plan that is affordable and provides minimum value, you generally cannot receive premium tax credits for Marketplace coverage, even if you choose to enroll in Marketplace plans. The idea is that having access to affordable employer coverage disqualifies you from Marketplace subsidies. On the other hand, if your employer's coverage is not affordable or does not provide minimum value, you may still qualify for Marketplace subsidies (premium tax credits and, in some cases, cost-sharing reductions) based on your income and other household factors. In short, subsidies are tied to Marketplace eligibility and income, but possession of an affordable, MV employer plan can negate Marketplace premium tax credits, making the two pathways differ in how subsidies work.

7. An educational event for prospective enrollees should be designed to be:

A. A sales presentation with enrollment forms

B. A marketing event with door prizes

C. An informative event that does not conduct sales or collect enrollment forms

D. A private meeting with one-on-one enrollments

Educational outreach for prospective enrollees should be an informative session that avoids selling or collecting enrollment forms. The goal is to provide neutral, factual information about plan options, benefits, costs, eligibility, and how enrollment works, so attendees can make informed decisions without pressure. When an event stays purely informational, it builds trust and complies with guidelines that separate education from marketing or enrollment activities. If attendees decide to enroll, that should happen through appropriate, separate enrollment channels or follow-up meetings, not during the educational session. A sales-focused presentation or an event designed to collect enrollment forms shifts the experience from education to marketing and can undermine transparency and trust. Likewise, a private one-on-one enrollment meeting is a sales activity rather than an educational session, and wouldn't fit the purpose of an educational outreach.

8. If an employer provides you with a retiree list and asks you to contact them to explain plan characteristics, what should you do?

A. Do not call the retirees.

B. Go ahead and call them.

C. Call only after obtaining their consent in writing.

D. Only email them.

The main idea is that when an employer provides a retiree contact list specifically for outreach about plan options, you're authorized to reach out to those retirees to explain plan characteristics. This list represents permission from the employer to contact these individuals about benefits, features, and enrollment details. Because the employer has given you the list for this purpose, you should proceed with a telephone outreach to explain the plan characteristics, making sure you introduce yourself, identify your organization, and keep the conversation focused on clear, factual information about coverage, premiums, benefits, and enrollment timelines. If a retiree asks not to be contacted again or you encounter any opt-out instructions or Do Not Call restrictions, you must honor those requests. Choosing not to call would miss the opportunity the employer intended. Requiring written consent from each retiree before calling would unnecessarily slow the outreach since the employer's provision already authorizes the contact. Limiting outreach to email alone can reduce the effectiveness of conveying plan details that are often easier to discuss clearly over the phone.

9. What is a Special Enrollment Period (SEP) and provide an example situation.

A. SEP allows enrollment outside AEP/IEP due to qualifying events (e.g., losing other credible coverage, moving out of area, or marriage)

B. SEP is only for income changes

C. SEP is only when you reach age 70

D. SEP requires CMS approval

A Special Enrollment Period lets you sign up for a health plan outside the regular enrollment windows when something in your life changes that affects your coverage needs. This window is triggered by qualifying events, such as losing other credible coverage, moving to a new area, or getting married. Because of these events, you aren't stuck waiting for the annual enrollment period—you can enroll within the allowed timeframe by providing documentation of the event, and your coverage will start according to the plan's rules. For example, if you get married and your spouse has insurance you want to join, you can enroll during your SEP rather than waiting for the next enrollment period. The same idea applies if you move to a different state and need a new plan, or if you lose your current coverage and need a new one. It's not about income changes or age, and you don't need to obtain separate approval from CMS—the SEP rules handle enrollment when the qualifying event occurs.

10. Marketing in health care facilities is allowed if:

A. It is conducted in patient exam rooms

B. It is conducted in common areas where patients are not receiving care

C. It is distributed to every patient

D. It requires physician approval first

Marketing in health care facilities is allowed when it happens in common areas where patients are not receiving care. Keeping promotional materials in waiting rooms, hallways, cafeterias, and reception areas avoids influencing treatment decisions and protects the patient-care environment. Placing marketing in patient exam rooms would intrude on the care space and could pressure patients during vulnerable moments, so that's not appropriate. Distributing marketing to every patient is too broad and can feel coercive in a care setting, and requiring physician approval is not a standard requirement for this kind of marketing activity.

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:

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