

MARYLAND HEALTH CONNECTION PRACTICE TEST (SAMPLE)

STUDY GUIDE



Prepare with structure. Pass with confidence



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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. What might be a potential outcome of not reporting income changes to the Maryland Health Connection?**
 - A. Uncertain changes in household eligibility
 - B. The individual may lose their coverage
 - C. Premiums are guaranteed to increase
 - D. Coverage will automatically renew without adjustment
- 2. How often must enrollees renew their health coverage?**
 - A. Every six months
 - B. Annually
 - C. Bi-annually
 - D. Every two years
- 3. What is typically NOT covered by insurance prior to meeting the deductible?**
 - A. Preventive services
 - B. Routine check-ups
 - C. Most specialist consultations
 - D. Vaccinations
- 4. Which of the following statements is true regarding Certified Application Counselors?**
 - A. They are only allowed to work online
 - B. They work solely at local departments of social services
 - C. They serve at application counselor sponsoring entities
 - D. They operate independently from any entity
- 5. What does it mean to "verify" your application in the context of health insurance?**
 - A. To deny coverage based on health conditions
 - B. To confirm that the information provided is accurate and complete
 - C. To enroll individuals without regard to their health
 - D. To sell insurance plans without any scrutiny

- 6. What is the name of the Medicaid dental program for children and pregnant women in Maryland?**
- A. Maryland Dental Care
 - B. Healthy Family Smiles
 - C. Maryland Healthy Smiles
 - D. Children's Dental Program
- 7. How can individuals appeal a decision made by their health plan?**
- A. By contacting insurance regulators
 - B. By following the appeals process in their policy document
 - C. By submitting a complaint to the attorney general
 - D. By changing their insurance provider
- 8. What is the role of financial assistance via subsidies for individuals using the Maryland Health Connection?**
- A. To eliminate all health insurance costs
 - B. To lower health insurance premiums and out-of-pocket expenses for eligible individuals
 - C. To provide cash payments directly to individuals
 - D. To create a budget plan for health spending
- 9. In the scope of health connections, who does not enroll consumers in QHPs?**
- A. Specialists
 - B. CACs
 - C. Producers
 - D. Caseworkers
- 10. What type of income is considered valid to include in a Maryland Health Connection application?**
- A. Alimony and child support
 - B. Social Security Disability Income
 - C. Cash gifts from friends
 - D. Personal loans

Answers

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

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Explanations

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1. What might be a potential outcome of not reporting income changes to the Maryland Health Connection?

- A. Uncertain changes in household eligibility
- B. The individual may lose their coverage**
- C. Premiums are guaranteed to increase
- D. Coverage will automatically renew without adjustment

Not reporting income changes to the Maryland Health Connection can lead to an individual potentially losing their health insurance coverage. When there are changes in income—such as a significant increase or decrease—these are critical factors in determining eligibility for financial assistance programs available through the Maryland Health Connection. If an individual's income rises above the qualifying limits, they may no longer be eligible for subsidized coverage, which means they could lose their health insurance if their case is not updated. Conversely, if their income decreases, they may qualify for more assistance but failing to report this could mean they miss out on crucial support that helps maintain coverage. Therefore, staying current with income reporting is essential for ensuring that individuals retain their coverage and benefits.

2. How often must enrollees renew their health coverage?

- A. Every six months
- B. Annually**
- C. Bi-annually
- D. Every two years

Enrollees must renew their health coverage annually to ensure that their information is up to date and that they continue to qualify for the same level of benefits. Annual renewals provide the opportunity for enrollees to report any changes in their circumstances, such as income, employment status, or family size, which can affect their eligibility for financial assistance or even their choice of plans. This process is crucial for maintaining accurate coverage that aligns with their current needs and financial situation. It also helps to ensure that participants are aware of any new options or updates in the health insurance marketplace, fostering informed decision-making about their healthcare. Regular, annual assessments help both the state and the enrollees manage their health insurance effectively.

3. What is typically NOT covered by insurance prior to meeting the deductible?

- A. Preventive services
- B. Routine check-ups
- C. Most specialist consultations**
- D. Vaccinations

Most health insurance plans cover a variety of services before the deductible is met, especially when they are classified as preventive care. Preventive services, routine check-ups, and vaccinations are often included in this category and typically do not require the deductible to be met for coverage to begin. This is in line with the Affordable Care Act, which mandates that certain preventive services be provided at no cost to the insured. In contrast, most consultations with specialists generally require individuals to meet their deductible before the insurance plan begins to pay for those services. This means that unless the consultation falls under a covered preventive service, patients often have to bear the full cost until they have met their deductible amount. Therefore, specialist consultations are less likely to be covered without the deductible being met, making this option the best answer in the context of the question.

4. Which of the following statements is true regarding Certified Application Counselors?

- A. They are only allowed to work online
- B. They work solely at local departments of social services
- C. They serve at application counselor sponsoring entities**
- D. They operate independently from any entity

Certified Application Counselors (CACs) are individuals or organizations that provide assistance to consumers in the health insurance application process. They are specifically trained to help eligible individuals and families understand their options and navigate the enrollment process for health coverage. The correct answer highlights that Certified Application Counselors serve at application counselor sponsoring entities. This means they operate under the umbrella of organizations that have been authorized to provide this assistance. These sponsoring entities could be non-profit organizations, community groups, or certain government offices that have been accredited to oversee the work of CACs. This support structure is essential because it ensures that CACs have the necessary resources, training, and protocols in place to effectively assist applicants, maintain compliance with regulations, and offer accurate information about health insurance options through programs like the Maryland Health Connection. By working with sponsoring entities, CACs can also coordinate with other services to meet the comprehensive needs of consumers. In contrast, the other options describe incorrect scenarios about the CACs' operations. They are not limited to working solely online or only at local departments of social services, nor do they operate entirely independently, as their role is inherently tied to the organizations that sponsor their capacity to help individuals apply for health care coverage.

5. What does it mean to "verify" your application in the context of health insurance?

- A. To deny coverage based on health conditions
- B. To confirm that the information provided is accurate and complete**
- C. To enroll individuals without regard to their health
- D. To sell insurance plans without any scrutiny

To "verify" your application in the context of health insurance means to confirm that the information provided is accurate and complete. This process is essential because insurance companies need to ensure that all the data submitted—such as income, household size, and any other relevant details—accurately reflects the applicant's situation. Verification helps maintain the integrity of the application process, allowing insurers to make informed decisions about eligibility for coverage and to calculate appropriate premiums and benefits. An accurate application is crucial for determining the level of financial assistance an individual might qualify for, as well as ensuring compliance with health care regulations.

6. What is the name of the Medicaid dental program for children and pregnant women in Maryland?

- A. Maryland Dental Care
- B. Healthy Family Smiles
- C. Maryland Healthy Smiles**
- D. Children's Dental Program

The name of the Medicaid dental program for children and pregnant women in Maryland is Maryland Healthy Smiles. This program is specifically designed to provide comprehensive dental services to eligible children and expectant mothers, ensuring that they receive essential dental care at no cost or a minimal cost. Maryland Healthy Smiles includes a range of services such as preventive care (like regular check-ups and cleanings), treatment for dental issues, and emergency dental services. By focusing on this target population, the program aims to improve oral health outcomes and access to dental care for those who may otherwise face barriers. Other options, while they may sound similar or related, do not represent the official name of the Medicaid dental program in Maryland.

7. How can individuals appeal a decision made by their health plan?

- A. By contacting insurance regulators
- B. By following the appeals process in their policy document**
- C. By submitting a complaint to the attorney general
- D. By changing their insurance provider

Individuals can appeal a decision made by their health plan by following the appeals process outlined in their policy document. Insurance policies generally contain a specific set of procedures that must be adhered to in order to formally dispute a decision made by the insurance company. This process typically involves submitting written documentation that clearly states the reason for the appeal, along with any relevant supporting information. Following the appeals process as specified in the policy ensures that the appeal is handled systematically and in accordance with the plan's established guidelines, thereby increasing the likelihood that the appeals team will review the case thoroughly and make a fair decision. It's crucial for individuals to refer to their specific policy documentation, as the procedures and timelines for appeals can vary significantly between different health plans.

8. What is the role of financial assistance via subsidies for individuals using the Maryland Health Connection?

- A. To eliminate all health insurance costs
- B. To lower health insurance premiums and out-of-pocket expenses for eligible individuals**
- C. To provide cash payments directly to individuals
- D. To create a budget plan for health spending

The role of financial assistance via subsidies for individuals using the Maryland Health Connection is primarily to lower health insurance premiums and out-of-pocket expenses for those who qualify based on their income and household size. Subsidies aim to make health coverage more affordable by reducing the overall cost burden on individuals seeking insurance through the marketplace. This mechanism enables eligible individuals to access necessary healthcare without facing prohibitive costs that could prevent them from obtaining coverage. By decreasing the amount they need to pay for premiums and other expenses, subsidies play a crucial role in enhancing access to healthcare services and ensuring that individuals can receive the medical attention they require. The other options don't accurately represent the function of these subsidies. For instance, subsidies do not eliminate all health insurance costs; individuals may still have some financial responsibility. Also, subsidies are not designed to provide cash payments directly to individuals or to create budget plans for healthcare spending, but rather to offset specific costs associated with obtaining health insurance coverage.

9. In the scope of health connections, who does not enroll consumers in QHPs?

- A. Specialists
- B. CACs
- C. Producers
- D. Caseworkers**

In the context of health connections, caseworkers do not enroll consumers in Qualified Health Plans (QHPs). Their primary role typically involves supporting individuals in navigating services, connecting them to resources, or providing assistance with health-related issues rather than engaging directly in the enrollment process for health insurance plans. On the other hand, specialists, consumer assistance counselors (CACs), and producers all have responsibilities within the enrollment process. Specialists may guide consumers through specialized health needs, CACs are trained to help individuals enroll and understand QHPs, and producers are licensed agents who can facilitate the purchase of health plans. This differentiation highlights the specific roles within the health connection landscape and clarifies why caseworkers are not involved in enrolling consumers in QHPs.

10. What type of income is considered valid to include in a Maryland Health Connection application?

- A. Alimony and child support
- B. Social Security Disability Income**
- C. Cash gifts from friends
- D. Personal loans

In the context of a Maryland Health Connection application, Social Security Disability Income is considered valid income to include because it is a consistent source of financial support that meets the criteria for qualifying income. This type of income is recognized by the Health Benefit Exchange as it provides financial assistance to individuals who are disabled and unable to work. Including this income in an application is important because it influences eligibility for health coverage and the level of subsidies available based on total income. Other forms of income, like alimony and child support, might also qualify, but in this case, Social Security Disability Income is a clear and secure source of financial information that directly impacts health coverage decisions. Cash gifts from friends and personal loans do not constitute income in the same way. Cash gifts are not expected to recur regularly, and personal loans are not income because they must be repaid. Therefore, Social Security Disability Income is clearly the most appropriate choice in terms of what qualifies as income for this specific application.

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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://mdhealthconnection.examzify.com>

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

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