

MARYLAND HEALTH CONNECTION PRACTICE TEST (SAMPLE)

STUDY GUIDE



**SAMPLE STUDY GUIDE
WITH LIMITED QUESTIONS**

**VISIT US ONLINE FOR
THE FULL VERSION STUDY GUIDE**

<https://mdhealthconnection.examzify.com>



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

Copyright	1
Table of Contents	2
Introduction	3
How to Use This Guide	4
Questions	5
Answers	8
Explanations	10
Next Steps	15

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. What is the consequence of failing to report a PHI breach?**
 - A. No consequences
 - B. Increased accountability
 - C. Potential disciplinary action
 - D. Better workplace culture
- 2. Which of the following is NOT a life event that must be reported immediately?**
 - A. Change in income
 - B. Change in employment
 - C. Marriage/Divorce
 - D. Birth/Adoption
- 3. How many days do consumers have to appeal from Qualified Health Plans (QHP)?**
 - A. 30 Days
 - B. 60 Days
 - C. 90 Days
 - D. 120 Days
- 4. Which of the following is NOT considered a form of cost-sharing?**
 - A. Premiums
 - B. Deductibles
 - C. Co-payments
 - D. Health savings accounts (HSAs)
- 5. Which is a common characteristic of PPO plans?**
 - A. They require referrals for out-of-network visits
 - B. They provide more flexibility than HMO plans
 - C. They have lower premiums than HMO plans
 - D. They completely restrict out-of-network coverage

- 6. What does subsidies refer to in relation to the Maryland Health Connection?**
- A. Additional fees charged for late enrollment
 - B. Financial assistance to lower insurance costs
 - C. Bonuses for successful coverage enrollment
 - D. Taxes returned on health spending
- 7. What kind of assistance can consumers expect from Producers?**
- A. In-person assistance only
 - B. Online application processing
 - C. Telephone support
 - D. Flexible work from various locations
- 8. Which statement about CACs is correct?**
- A. CACs do not assist with SADPs
 - B. CACs are authorized to help with SADPs
 - C. CACs only focus on QHPs
 - D. CACs are caseworkers
- 9. What does the annual income tax filing determine for health coverage?**
- A. Eligibility for state-funded initiatives
 - B. Eligibility for advanced premium tax credits for the following year
 - C. Updates to personal health records
 - D. Access to emergency health services
- 10. What role does the Maryland Health Connection play regarding dental coverage?**
- A. It consolidates health and dental coverage into one policy only
 - B. It sells separate dental plans or includes them in health insurance options
 - C. It doesn't facilitate dental insurance options
 - D. It mandates dental coverage for all enrollees

Answers

SAMPLE

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

SAMPLE

Explanations

SAMPLE

1. What is the consequence of failing to report a PHI breach?

- A. No consequences
- B. Increased accountability
- C. Potential disciplinary action**
- D. Better workplace culture

Failing to report a breach of Protected Health Information (PHI) can lead to potential disciplinary action. This is because healthcare organizations are legally required to report breaches to ensure compliance with regulations such as the Health Insurance Portability and Accountability Act (HIPAA). When incidents of PHI breaches occur, transparency is crucial for maintaining trust and for assessing the impact on affected individuals. Organizations often have protocols in place that necessitate reporting such breaches, and failure to do so can result in internal consequences for staff, which may include reprimands, retraining, or even termination, depending on the severity and nature of the breach. By acknowledging the breach and taking appropriate actions, organizations protect not only their patients but also themselves from legal repercussions and penalties imposed by regulatory bodies.

2. Which of the following is NOT a life event that must be reported immediately?

- A. Change in income
- B. Change in employment**
- C. Marriage/Divorce
- D. Birth/Adoption

The correct choice indicates a life event that does not require immediate reporting to the Maryland Health Connection. While significant life events such as changes in income, marriage or divorce, and the birth or adoption of a child can affect eligibility for health coverage or premium tax credits, a change in employment does not necessarily trigger an immediate reporting requirement unless it directly impacts income or insurance coverage. Generally, it is the financial implications of employment changes that necessitate timely updates rather than the change in employment status itself. This allows individuals some flexibility in reporting, as a new job may not alter their health coverage situation right away, whereas the other scenarios typically have more immediate relevance to health insurance eligibility and benefits.

3. How many days do consumers have to appeal from Qualified Health Plans (QHP)?

- A. 30 Days
- B. 60 Days
- C. 90 Days**
- D. 120 Days

Consumers have 90 days to appeal decisions related to Qualified Health Plans (QHPs). This timeframe is crucial as it provides individuals the opportunity to contest any decisions they believe are incorrect or unfair regarding their health insurance coverage. The 90-day window is standardized to ensure that consumers have sufficient time to gather necessary documentation, consult with customer service representatives, and prepare their cases for an appeal. In the context of health insurance, appealing decisions can include challenges to denials of coverage for specific treatments, disputes over claims, or disagreements about eligibility. This period allows consumers to navigate the often-complex health insurance landscape, ensuring they can advocate effectively for themselves.

4. Which of the following is NOT considered a form of cost-sharing?

- A. Premiums
- B. Deductibles
- C. Co-payments
- D. Health savings accounts (HSAs)**

Cost-sharing refers to the portion of healthcare costs that a policyholder is required to pay out-of-pocket in addition to their insurance premiums. This typically includes deductibles, co-payments, and co-insurance. Health savings accounts (HSAs) are not considered a form of cost-sharing. Instead, HSAs are tax-advantaged accounts that allow individuals to save money specifically for medical expenses. Contributions to an HSA can be made pre-tax, reducing taxable income, and funds can be withdrawn tax-free for qualifying medical costs. The other options—premiums, deductibles, and co-payments—are all forms of cost-sharing. Premiums are the regular payments made to maintain insurance coverage, deductibles are the amounts that must be paid out-of-pocket before insurance starts covering costs, and co-payments are fixed amounts paid for specific services at the time of care. In contrast, HSAs serve as a savings mechanism rather than a shared cost between the insured and the insurer.

5. Which is a common characteristic of PPO plans?

- A. They require referrals for out-of-network visits
- B. They provide more flexibility than HMO plans**
- C. They have lower premiums than HMO plans
- D. They completely restrict out-of-network coverage

PPO plans, or Preferred Provider Organization plans, are known for offering more flexibility compared to HMO plans (Health Maintenance Organization plans). This flexibility allows members to see any healthcare provider they choose, without needing a referral from a primary care physician. Additionally, while PPOs encourage the use of a network of preferred providers with the potential for lower cost sharing, they also allow members to access out-of-network providers, albeit at a higher cost. This characteristic of enhanced flexibility is distinct from HMO plans, which typically require members to select a primary care physician and obtain referrals for specialists and out-of-network visits. Thus, option B accurately highlights that PPO plans offer a level of choice and independence in selecting healthcare services that HMO plans do not, making it the correct answer.

6. What does subsidies refer to in relation to the Maryland Health Connection?

- A. Additional fees charged for late enrollment
- B. Financial assistance to lower insurance costs**
- C. Bonuses for successful coverage enrollment
- D. Taxes returned on health spending

Subsidies, in the context of the Maryland Health Connection, refer to financial assistance that helps individuals and families lower their health insurance costs. These subsidies are designed to make healthcare more affordable by reducing premium costs or out-of-pocket expenses for those who qualify, based on their income and household size. This financial support can be critical for individuals who may find health insurance premiums challenging to manage without assistance, thereby increasing access to healthcare coverage. By providing this subsidy, the Maryland Health Connection aims to ensure that more residents can obtain necessary health insurance, which contributes to the overall goal of improving public health and reducing the number of uninsured individuals in the state. The other options focus on aspects unrelated to the primary function of subsidies. For instance, additional fees charged for late enrollment or bonuses for successful coverage enrollment do not relate to the mechanism of reducing healthcare costs. Taxes returned on health spending is also not connected to the idea of financial assistance for lowering insurance premiums. Thus, understanding subsidies as a form of financial assistance highlights their importance in making healthcare accessible through the Maryland Health Connection.

7. What kind of assistance can consumers expect from Producers?

- A. In-person assistance only
- B. Online application processing
- C. Telephone support
- D. Flexible work from various locations**

Consumers can expect Producers to offer flexible support by working from various locations. This flexibility allows Producers to reach consumers in a more effective way, adapting to the different needs and circumstances of individuals who are seeking health insurance. By being able to assist through multiple means and locations, Producers are not limited to a single method of interaction, which enhances accessibility for consumers. Producers can engage with clients through various channels—whether it be in person, online, or via telephone—making it easier for consumers to receive the assistance that best fits their preferences and situations. This adaptability is essential in ensuring that consumers receive the necessary guidance to navigate their health insurance options effectively.

8. Which statement about CACs is correct?

- A. CACs do not assist with SADPs
- B. CACs are authorized to help with SADPs**
- C. CACs only focus on QHPs
- D. CACs are caseworkers

Certified Application Counselors (CACs) play a critical role in assisting individuals with the health coverage application process through programs like Maryland Health Connection. The statement that CACs are authorized to help with Special Enrollment Periods (SADPs) is accurate because these counselors are trained and certified to provide guidance on various health insurance programs, including the circumstances under which individuals may qualify for special enrollment outside the annual open enrollment period. This can involve situations such as changes in household size, loss of other coverage, or other qualifying life events. CACs are equipped not only to help consumers choose Qualified Health Plans (QHPs) but also to assist with understanding and applying for additional benefits during Special Enrollment Periods. This support is essential, as navigating health insurance can be complex, and having knowledgeable professionals to guide individuals through the process helps ensure they receive the coverage they need. The other statements about CACs either limit their scope or misunderstanding their role within the health connection framework.

9. What does the annual income tax filing determine for health coverage?

- A. Eligibility for state-funded initiatives
- B. Eligibility for advanced premium tax credits for the following year**
- C. Updates to personal health records
- D. Access to emergency health services

The annual income tax filing is crucial for determining eligibility for advanced premium tax credits for the following year. These tax credits are designed to help lower-income individuals and families afford health insurance purchased through the marketplace. When you file your taxes, you report your annual income, which is used to assess your eligibility for these credits based on the current year's income level and the federal poverty guidelines. If a taxpayer's income fluctuates or if they qualify for a premium tax credit, they may receive a financial subsidy that reduces their monthly premium costs for health insurance. This connection between tax filings and health coverage underscores the importance of accurate reporting of income, as it directly influences both affordability and access to necessary healthcare coverage in the upcoming year.

10. What role does the Maryland Health Connection play regarding dental coverage?

- A. It consolidates health and dental coverage into one policy only
- B. It sells separate dental plans or includes them in health insurance options**
- C. It doesn't facilitate dental insurance options
- D. It mandates dental coverage for all enrollees

The Maryland Health Connection plays a multifaceted role in facilitating access to health care, which includes dental coverage. By selling separate dental plans or integrating dental coverage into health insurance options, the Maryland Health Connection enables individuals and families to access the dental care they need more conveniently. This flexibility allows consumers to choose plans that best suit their health and financial needs, whether they prefer a standalone dental plan or a comprehensive health plan that includes dental services. This approach recognizes that dental health is an essential component of overall health and well-being, and by offering these options, the Maryland Health Connection helps to broaden the scope of care available to enrollees. Hence, individuals can make informed choices based on their specific requirements for both health and dental care.

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!

SAMPLE