

PY 2026 PENNIE INDIVIDUAL MARKETPLACE TRAINING FOR NEW AGENTS AND BROKERS PRACTICE TEST (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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THE FULL VERSION STUDY GUIDE

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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	16

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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. Can a customer opt to enroll in coverage through Pennie instead of Medicare?**
 - A. Yes
 - B. No
 - C. Only under certain conditions
 - D. Depends on income level
- 2. What is the duration of the "free look period" during which a customer can terminate a policy for a refund?**
 - A. 7 days
 - B. 10 days
 - C. 15 days
 - D. 30 days
- 3. What could administrative barriers to healthcare lead to for marginalized populations?**
 - A. Delay in seeking care
 - B. Higher costs of care
 - C. Delay in getting a diagnosis and/or treatment
 - D. All of the above
- 4. How can individuals apply for a healthcare plan through Pennie?**
 - A. By attending local health fairs
 - B. By visiting the Pennie website or working with a certified agent or broker
 - C. By sending application forms via mail
 - D. By calling customer service directly
- 5. What assistance does Pennie offer to those experiencing complicated issues with enrollment?**
 - A. Online self-help tutorials
 - B. Dedicated support through call centers and trained navigators
 - C. Automated responses through email
 - D. A scheduled in-person appointment only

- 6. Which of the following is NOT an example of a qualifying life event (QLE)?**
- A. Birth or adoption of a child
 - B. Losing employer coverage
 - C. Loss of Medicaid or CHIP eligibility
 - D. Death of an uncle
- 7. What is the target demographic for the Pennie Individual Marketplace?**
- A. Only students and young adults
 - B. Individuals who are unemployed
 - C. All Pennsylvania residents seeking health coverage
 - D. Solely senior citizens
- 8. How long do customers have to resolve a data matching issue to avoid delays?**
- A. 30 days
 - B. 45 days
 - C. 60 days
 - D. 90 days
- 9. What type of assistance can licensed agents provide in the Pennie system?**
- A. They can only sell policies
 - B. They provide guidance and help navigate plan options
 - C. They process insurance claims directly
 - D. They handle all financial transactions for the consumers
- 10. Why is it important to secure a laptop in a public space?**
- A. To prevent theft of the device
 - B. To avoid accidental damage to the laptop
 - C. To protect sensitive customer information from being accessed
 - D. To comply with airline regulations

Answers

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

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Explanations

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1. Can a customer opt to enroll in coverage through Pennie instead of Medicare?

- A. Yes
- B. No**
- C. Only under certain conditions
- D. Depends on income level

The reason why enrolling in coverage through Pennie instead of Medicare is not an option lies in the fundamental differences between the two programs. Medicare is a federal health insurance program primarily designed for individuals who are 65 years of age or older, as well as certain younger individuals with disabilities or specific medical conditions. It provides comprehensive coverage that is structured and governed by federal regulations. On the other hand, Pennie is Pennsylvania's state-based health insurance marketplace that primarily facilitates the purchase of qualified health plans with financial assistance based on income levels. It is specifically set up for those who do not qualify for Medicare, such as younger individuals and families who need health coverage. If a person is eligible for Medicare, they must enroll in it, as Medicare eligibility takes precedence over marketplace options like Pennie. This ensures that older adults and those with disabilities have the appropriate coverage designed for their specific healthcare needs. Therefore, the choice of opting for coverage through Pennie instead of Medicare is not available for those who qualify for Medicare, making the answer accurate.

2. What is the duration of the "free look period" during which a customer can terminate a policy for a refund?

- A. 7 days
- B. 10 days
- C. 15 days**
- D. 30 days

The "free look period" for insurance policies allows customers to review their policy after its issuance and provides them the opportunity to terminate the policy for a full refund within a specified timeframe. In many states and under various regulations, this duration is typically set at 15 days, giving customers sufficient time to reconsider their decision without any financial penalty. During this period, they can assess the policy terms and conditions, ensuring that it aligns with their needs and expectations. This helps to increase consumer confidence and satisfaction, as they are not locked into a decision that they may later regret. Other durations, such as 7, 10, or 30 days, may not align with regulatory guidelines that establish a standard 15-day free look period for many types of policies, particularly in the context of health insurance or individual market plans. Thus, the answer choice reflecting a 15-day period is accurate and consistent with these regulations.

3. What could administrative barriers to healthcare lead to for marginalized populations?

- A. Delay in seeking care
- B. Higher costs of care
- C. Delay in getting a diagnosis and/or treatment
- D. All of the above**

Administrative barriers to healthcare can significantly impact marginalized populations by contributing to a variety of negative outcomes. When individuals face difficulties in navigating the healthcare system—such as complex paperwork, lack of language support, and limited access to information—they may be discouraged from seeking care in the first place. This leads to delays in seeking necessary medical attention. Higher costs of care can also result from these administrative obstacles. If individuals are unable to access preventive services due to bureaucratic complications, they may delay treatment until conditions worsen, ultimately leading to more expensive emergency care or advanced treatments. Moreover, administrative barriers can prolong the diagnostic and treatment process. For example, if individuals struggle with scheduling appointments or do not understand the requirements for referrals, this can lead to a lag in receiving diagnoses and implementing appropriate treatment plans. Thus, all of these aspects—delays in seeking care, higher costs, and delays in diagnosis and treatment—are interconnected outcomes of the challenges faced by marginalized populations regarding administrative barriers in healthcare. Each of these consequences reinforces the disparities that marginalized communities face in accessing timely and effective care.

4. How can individuals apply for a healthcare plan through Pennie?

- A. By attending local health fairs
- B. By visiting the Pennie website or working with a certified agent or broker**
- C. By sending application forms via mail
- D. By calling customer service directly

Individuals can apply for a healthcare plan through Pennie by either visiting the Pennie website or working with a certified agent or broker. This method provides a streamlined and efficient approach, allowing applicants to explore various healthcare plans, compare options, and receive tailored assistance based on their specific needs. Utilizing the website offers access to detailed information about available plans, eligibility, and enrollment deadlines. Additionally, certified agents and brokers are trained to guide applicants through the application process, ensuring they understand their choices and can find the best coverage for their situation. This combined approach emphasizes accessibility and support, making it easier for individuals to navigate the often complex healthcare system. While attending local health fairs, sending application forms via mail, and calling customer service may provide some information or assistance, they do not represent the most effective or comprehensive methods for applying for coverage through Pennie. These alternatives often lack the immediacy, clarity, and breadth of information that the website and certified professionals can provide.

5. What assistance does Pennie offer to those experiencing complicated issues with enrollment?

- A. Online self-help tutorials
- B. Dedicated support through call centers and trained navigators**
- C. Automated responses through email
- D. A scheduled in-person appointment only

Pennie provides dedicated support through call centers and trained navigators to assist individuals facing complicated enrollment issues. This option stands out because it offers personalized assistance from knowledgeable professionals who can address specific concerns, answer questions, and guide users through complex enrollment processes. Such support is crucial for individuals who may not have the resources or familiarity to navigate the system on their own, ensuring that they receive accurate and comprehensive help tailored to their needs. In contrast, online self-help tutorials may not address unique or complex situations specifically faced by individuals, as they usually cover general topics. Automated responses through email lack the human touch and may not provide the detailed assistance required for challenging issues. While scheduled in-person appointments can be beneficial, they may not be the most accessible or immediate form of support compared to the availability of dedicated support through call centers and navigators. Thus, the dedicated support option is the most effective for addressing significant enrollment challenges.

6. Which of the following is NOT an example of a qualifying life event (QLE)?

- A. Birth or adoption of a child
- B. Losing employer coverage
- C. Loss of Medicaid or CHIP eligibility
- D. Death of an uncle**

The death of an uncle does not qualify as a qualifying life event (QLE) because QLEs specifically pertain to changes that directly affect an individual's health insurance coverage or eligibility. Examples of qualifying life events typically include significant life changes such as the birth or adoption of a child, losing existing health coverage (like employer-sponsored plans), or experiencing a loss of eligibility for programs like Medicaid or CHIP. These events can trigger a special enrollment period that allows individuals to sign up for health insurance outside of the regular open enrollment period. In contrast, the death of an uncle, while significant on a personal level, does not have a direct impact on a person's health insurance status or eligibility. Therefore, it does not meet the criteria established for qualifying life events and would not provide grounds for obtaining new coverage in the health insurance marketplace.

7. What is the target demographic for the Pennie Individual Marketplace?

- A. Only students and young adults
- B. Individuals who are unemployed
- C. All Pennsylvania residents seeking health coverage**
- D. Solely senior citizens

The correct choice is focused on the broad inclusivity of the Pennie Individual Marketplace, which is designed to serve all individuals residing in Pennsylvania who are looking for health coverage. This comprehensive target demographic means that anyone, regardless of their age, employment status, or specific circumstances, can access health insurance options through this marketplace. This inclusiveness is essential to ensure that all residents have the opportunity to obtain affordable health coverage and participate in the healthcare system, which is particularly important in a state set up to support the health and well-being of its inhabitants. By catering to all Pennsylvania residents, the marketplace can meet the diverse healthcare needs of the population, allowing for a range of insurance plan options suitable for different lifestyles, ages, and financial situations. The other options are too narrow in focus. They exclude significant portions of the population who might need health coverage, and they do not reflect the intended coverage scope of the Pennie Individual Marketplace.

8. How long do customers have to resolve a data matching issue to avoid delays?

- A. 30 days
- B. 45 days
- C. 60 days
- D. 90 days**

Customers have a period of 90 days to resolve a data matching issue to avoid potential delays in their enrollment or eligibility for health coverage. This timeframe is established to ensure that individuals have ample opportunity to provide the necessary documentation or information needed to clarify any discrepancies in their application data. The process of resolving these issues is critical because failure to do so could result in delays, which might hinder access to health services or the ability to secure a health insurance policy within the desired timeframe. The 90-day period is designed to balance the need for timely resolution with the necessity of allowing applicants enough time to gather and submit the required information.

9. What type of assistance can licensed agents provide in the Pennie system?

- A. They can only sell policies
- B. They provide guidance and help navigate plan options**
- C. They process insurance claims directly
- D. They handle all financial transactions for the consumers

Licensed agents in the Pennie system play a crucial role in assisting individuals and families as they navigate their healthcare coverage options. The primary responsibility of these agents is to provide guidance to consumers, helping them understand the various plan options available to them in the marketplace. This includes discussing the specifics of each plan, explaining terms, and clarifying benefits and costs, ensuring that consumers can make informed decisions based on their unique needs and circumstances. Agents are knowledgeable about the programs available, including potential subsidies or financial assistance that may apply based on income levels and household size. Their expertise is invaluable in helping eligible individuals identify which plans they qualify for and how to enroll in the selected coverage. While selling policies is indeed part of what agents do, the emphasis on providing clear guidance and support to help consumers understand their options distinguishes their role. Processing insurance claims and handling financial transactions involve different responsibilities typically handled by insurance companies or administrative staff, not licensed agents. Their focus remains on the enrollment process and education regarding health plans, making their assistance essential for navigating the complexities of health coverage.

10. Why is it important to secure a laptop in a public space?

- A. To prevent theft of the device
- B. To avoid accidental damage to the laptop
- C. To protect sensitive customer information from being accessed**
- D. To comply with airline regulations

Securing a laptop in a public space is essential primarily to protect sensitive customer information from unauthorized access. In environments such as cafes, airports, or shared workspaces, the risk of someone easily viewing or gaining access to the data on the device increases significantly. This is especially critical for individuals working in fields that involve handling confidential information, such as healthcare or finance. Implementing security measures, such as using privacy screens, locking the device when not in use, or utilizing strong passwords, helps to mitigate the risk of data breaches and ensures that personal and client information remains secure. While preventing theft of the device is also important, the emphasis on protecting sensitive information highlights the responsibility professionals have to maintain client confidentiality and adhere to data protection regulations. Avoiding accidental damage, although relevant, does not carry the same level of urgency as safeguarding sensitive data in the context of public spaces. Compliance with airline regulations pertains more to travel circumstances rather than the inherent risks associated with using devices in communal areas.

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!

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