

REQUEST FOR PROPOSAL (RFP) CERTIFICATION PRACTICE EXAM (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	15

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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. For an ASO Self-Funded plan, the fixed monthly cost for the employer is which item?**
 - A. Fixed Admin
 - B. Fixed Premium
 - C. Stop-Loss Premium
 - D. Claim Fund
- 2. Prelim pricing is typically used for which scenario?**
 - A. Final pricing after extensive documents
 - B. Mid-stage estimates with limited documents
 - C. Pricing after client approval
 - D. Early stage discussions needing ballpark figure
- 3. Who must a virgin medical group provide complete dependent information for?**
 - A. All eligible dependents
 - B. All employees
 - C. Only dependents enrolled in coverage
 - D. Any dependents under 18
- 4. What is Trinet's stance on quoting prospects headquarters in New Mexico?**
 - A. Trinet can quote NM HQ.
 - B. Trinet cannot quote NM HQ.
 - C. Trinet quotes NM HQ only for large WSEs.
 - D. Trinet requires a special addendum for NM.
- 5. Which of the following is a COBRA census field?**
 - A. ZIP
 - B. Pay grade
 - C. Employee status
 - D. Work location

- 6. Which statement best defines a monopolistic state for workers' compensation coverage?**
- A. The state requires workers' compensation coverage to be provided exclusively through its state-operated WC program.
 - B. Private carriers may offer coverage alongside the state program.
 - C. Employers may opt out of workers' compensation if they provide alternative coverage.
 - D. The monopolistic rule applies only to employers with more than 100 employees.
- 7. What is the funding mechanism for a Self-funded with stop-loss plan?**
- A. Stop-Loss Insurer Funds The Claims
 - B. Carrier Funds The Claims
 - C. Employer Is Responsible For Funding Bank Account For Claims Processed Each Month
 - D. All Claims Funded By Premium
- 8. If there is a Union, Trinet will ask for ____.**
- A. Employee Handbook
 - B. Pension Plan
 - C. Collective Bargaining Agreement
 - D. Job Description
- 9. What does LCE stand for?**
- A. Long-Term Endorsement
 - B. Labor Compliance Endorsement
 - C. Loss Control Endorsement
 - D. Labor Contract Endorsement
- 10. Which of the following is listed as a carrier?**
- A. Aetna
 - B. Cigna
 - C. Blue Shield
 - D. Kaiser Permanente

Answers

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

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Explanations

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1. For an ASO Self-Funded plan, the fixed monthly cost for the employer is which item?

- A. Fixed Admin**
- B. Fixed Premium
- C. Stop-Loss Premium
- D. Claim Fund

In ASO Self-Funded plans, the employer funds the actual medical claims while a third-party administrator handles the administrative tasks. The fixed monthly cost they pay for that administration is the fixed admin fee. This fee covers ongoing services like enrollment, claims processing, reporting, compliance, and other admin duties, and it stays the same each month regardless of how many claims occur. The other items don't fit as the fixed monthly cost: there isn't a traditional fixed premium in ASO because there isn't a bundled insurer premium—the plan is self-funded. The stop-loss premium is a separate protection cost for limiting catastrophic claims, and while it may be required, it's not the constant monthly admin charge. The claim fund is the pool of money used to pay actual claims and fluctuates with the level of claims rather than being a fixed monthly fee. So the fixed monthly cost for the employer is the fixed admin fee.

2. Prelim pricing is typically used for which scenario?

- A. Final pricing after extensive documents
- B. Mid-stage estimates with limited documents
- C. Pricing after client approval
- D. Early stage discussions needing ballpark figure**

Prelim pricing provides a rough, high-level cost view when there isn't enough information to produce a fixed bid. In early discussions, teams share ballpark figures or ranges to help stakeholders gauge budget fit, explore feasible options, and shape the scope without committing to a precise price. This approach relies on simplifying assumptions and broad estimates, which makes it suitable for guiding initial decisions and next steps rather than locking in a final contract price. It isn't used for final pricing after extensive documents, since those require detailed scope and verified data; it isn't for mid-stage estimates with more information than a pure prelim; and it isn't pricing after client approval, which occurs once a plan is confirmed.

3. Who must a virgin medical group provide complete dependent information for?

- A. All eligible dependents**
- B. All employees
- C. Only dependents enrolled in coverage
- D. Any dependents under 18

When a group health plan administers coverage, the system must maintain complete information for every person who could be covered, not just those who are currently enrolled or fall within a narrow age cut. This ensures accurate eligibility determinations, correct premium and benefit assignments, and smooth processing during open enrollment or life events. Having data for all eligible dependents allows the plan to verify who qualifies, apply benefits consistently, and update records if a dependent's status changes (for example, when a child becomes eligible under a new rule or loses eligibility). Leaving out dependents who are eligible but not currently enrolled or who are over a certain age can create gaps, misbilling, or compliance risks. Therefore, the requirement is to provide complete dependent information for all eligible dependents.

4. What is Trinet's stance on quoting prospects headquarters in New Mexico?

- A. Trinet can quote NM HQ.
- B. Trinet cannot quote NM HQ.**
- C. Trinet quotes NM HQ only for large WSEs.
- D. Trinet requires a special addendum for NM.

Geographic rules in quoting ensure pricing and terms match the right regulatory and operational jurisdiction. If a company states it cannot quote a prospect whose headquarters are in a given state, it's enforcing a blanket policy to avoid compliance, licensing, tax, and contract-structure risks that can arise when quotes are created from outside that state. In this case, Trinet's stance is that quotes cannot be issued for prospects with New Mexico headquarters, which keeps pricing, terms, and service commitments aligned with NM requirements.

5. Which of the following is a COBRA census field?

- A. ZIP**
- B. Pay grade
- C. Employee status
- D. Work location

COBRA census data centers on accurately reaching individuals who may need continuation coverage. The ZIP code is the essential piece of the mailing address used to deliver COBRA notices, ensuring notices reach the right place and helping with routing and state/regulatory considerations. Other attributes like pay grade, employee status, or work location describe employment details but do not directly enable the notice delivery or eligibility process in a COBRA census. Therefore, the ZIP field best fits a COBRA census data element.

6. Which statement best defines a monopolistic state for workers' compensation coverage?

- A. The state requires workers' compensation coverage to be provided exclusively through its state-operated WC program.**
- B. Private carriers may offer coverage alongside the state program.
- C. Employers may opt out of workers' compensation if they provide alternative coverage.
- D. The monopolistic rule applies only to employers with more than 100 employees.

In a monopolistic state for workers' compensation, the state-run program is the sole source of coverage for all employers. That means employers are required to obtain and maintain coverage exclusively through the state program, with private insurers not permitted to provide legally recognized workers' compensation coverage. This exclusivity is what defines the monopoly, ensuring uniform benefits, rates, and regulatory oversight across all employers. The idea that private carriers could offer coverage alongside the state program, or that employers could opt out by using private or alternative coverage, would undermine the monopoly. Similarly, tying the rule to a specific employer size would introduce a gap in the monopoly's reach, which isn't consistent with the concept.

7. What is the funding mechanism for a Self-funded with stop-loss plan?

- A. Stop-Loss Insurer Funds The Claims
- B. Carrier Funds The Claims
- C. Employer Is Responsible For Funding Bank Account For Claims Processed Each Month**
- D. All Claims Funded By Premium

In a self-funded with stop-loss arrangement, the employer carries the financial responsibility for paying claims and funds a dedicated bank account or trust to pay those claims as they're processed each month. The stop-loss coverage sits on top to protect against exceptionally high costs: the insurer reimburses the employer for claims that exceed the set attachment points, but it does not fund the day-to-day claims. Premiums paid to the stop-loss carrier cover the protection itself, not the routine funding of monthly claims. So, the funding mechanism is that the employer funds the claims through a bank account and uses stop-loss to reimburse for high-cost outliers.

8. If there is a Union, Trinet will ask for ____.

- A. Employee Handbook
- B. Pension Plan
- C. Collective Bargaining Agreement**
- D. Job Description

When a union exists, the binding document that governs terms of employment is the collective bargaining agreement. This agreement is the formal contract negotiated between the employer and the union, and it sets wages, hours, overtime, benefits, working conditions, grievance procedures, and other conditions of work for represented employees. It provides a uniform standard that both sides must follow for the term of the contract, offering clarity and enforceability on how labor relations are managed. Employee handbooks describe company policies for all workers but aren't the negotiated instrument specific to union representation. A pension plan is a benefit that can be part of the overall compensation, and while its terms might appear in a CBA, the central document the union seeks is the CBA itself. Job descriptions define roles and responsibilities rather than the formal, binding terms of employment negotiated with the union. So, the most appropriate answer is the collective bargaining agreement because it is the key instrument that codifies the terms of employment between the employer and the union.

9. What does LCE stand for?

- A. Long-Term Endorsement
- B. Labor Compliance Endorsement
- C. Loss Control Endorsement
- D. Labor Contract Endorsement**

In contract and procurement language, LCE is a three-word label used for a document added to a contract that specifically deals with labor terms. Labor Contract Endorsement is the best fit because it clearly signals an endorsement whose purpose is to modify or add to the contract with labor-related provisions—things like workforce requirements, wage or benefit expectations, safety obligations, or subcontractor labor practices. This precision is what sets it apart from the other possibilities: a long-term endorsement implies a duration focus rather than subject matter; a loss control endorsement centers on risk mitigation rather than labor obligations; a labor compliance endorsement could exist, but the naming convention most often used to indicate a contract add-on addressing labor terms is Labor Contract Endorsement.

10. Which of the following is listed as a carrier?

- A. Aetna
- B. Cigna**
- C. Blue Shield
- D. Kaiser Permanente

Carriers are the health insurance payers responsible for underwriting plans, issuing policies, negotiating network terms, and processing claims. In an RFP context, you're looking for the organization that functions as the insurer, not as a care provider. Cigna fits this role as a traditional national health insurance carrier that underwrites policies and handles claims across many markets. Kaiser Permanente, while also involved in insurance, operates as an integrated delivery system with its own clinics and hospitals, so it's usually categorized differently from a pure carrier. Aetna and Blue Shield can also be carriers in other contexts, but in this item the organization that best matches the definition of a payer is Cigna.

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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://rfpcert.examzify.com>

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

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