

West Virginia Life and Health Practice Exam (Sample)

Study Guide



Everything you need from our exam experts!

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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

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. What might be excluded from a health insurance policy?**
 - A. Emergency room visits**
 - B. Preventive care services**
 - C. Cosmetic procedures**
 - D. Diagnostic imaging**
- 2. What is the minimum number of Activities of Daily Living (ADL) an insured must be unable to perform to qualify for long term care benefits?**
 - A. 1**
 - B. 2**
 - C. 3**
 - D. 4**
- 3. What does a health insurance policy primarily cover?**
 - A. Property damage**
 - B. Medical expenses due to illness or injury**
 - C. Life events**
 - D. Automobile insurance**
- 4. What type of designation would a policy owner select to permanently change the beneficiary on a life insurance policy?**
 - A. Reversible**
 - B. Irrevocable**
 - C. Contingent**
 - D. Revocable**
- 5. What is usually required from an applicant to enforce a life insurance policy application?**
 - A. Verification of insurability**
 - B. Initial premium payment**
 - C. Policy documents**
 - D. Medical examination**

- 6. Which provision is typically included in insurance policies to address the policyholder's rights during a claim?**
- A. Proof of Loss Provision**
 - B. Payment of Claims Provision**
 - C. Claims Settlement Provision**
 - D. Grace Period Provision**
- 7. In the case of a claim resulting from driving while intoxicated, who is responsible for paying the medical bills?**
- A. The insurer**
 - B. The insured**
 - C. The at-fault party**
 - D. The passenger**
- 8. What is a requirement for obtaining a resident insurance producer license?**
- A. Having previous experience in insurance sales**
 - B. Completing a prelicensing examination**
 - C. Submission of a character reference**
 - D. Minimum age of 30 years**
- 9. Which of the following is NOT typically considered a risk factor when underwriting health insurance?**
- A. Chronic illnesses**
 - B. Age**
 - C. Family medical history**
 - D. Hobbies and interests**
- 10. What is required from a producer to prevent issues related to malpractice?**
- A. Offering the lowest premium possible**
 - B. Maintaining up-to-date knowledge of state regulations**
 - C. Having multiple licenses in different states**
 - D. Focusing only on life insurance products**

Answers

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

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Explanations

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1. What might be excluded from a health insurance policy?

- A. Emergency room visits
- B. Preventive care services
- C. Cosmetic procedures**
- D. Diagnostic imaging

Cosmetic procedures are often excluded from health insurance policies because they are typically considered elective treatments that are not essential for an individual's health or well-being. Insurers usually categorize these procedures as non-medically necessary, meaning they are not required to treat or diagnose any medical condition. As a result, the costs associated with cosmetic enhancements or surgeries generally fall solely on the individual seeking those services. In contrast, the other options listed—emergency room visits, preventive care services, and diagnostic imaging—are usually covered under health insurance policies. Emergency room visits are necessary for urgent medical situations, preventive care services aim to catch health issues early and manage long-term health, and diagnostic imaging is crucial for diagnosing and treating a variety of medical conditions. These services are essential and beneficial for patient health, making them standard inclusions in most health insurance plans.

2. What is the minimum number of Activities of Daily Living (ADL) an insured must be unable to perform to qualify for long term care benefits?

- A. 1
- B. 2**
- C. 3
- D. 4

To qualify for long-term care benefits, it is typically required that an insured must be unable to perform a minimum of two Activities of Daily Living (ADLs). ADLs include essential self-care tasks such as bathing, dressing, eating, toileting, transferring, and continence. The rationale behind the two ADL requirement is to ensure that the individual needs a significant level of assistance to manage their daily life, thereby justifying the need for long-term care coverage. If an insured could still perform one ADL, they might be considered capable of some level of independent living, which would not meet the criteria for needing long-term care. Establishing the necessity of assistance with two or more ADLs ensures that only individuals requiring substantial care support can access the benefits, which helps insurance companies manage risk while providing necessary support to those who need it most.

3. What does a health insurance policy primarily cover?

- A. Property damage
- B. Medical expenses due to illness or injury**
- C. Life events
- D. Automobile insurance

A health insurance policy is specifically designed to cover medical expenses incurred due to illness or injury. This includes a wide range of costs such as hospital stays, surgeries, outpatient care, preventive services, and sometimes prescription medications. The primary goal of health insurance is to enable individuals to access necessary medical services without facing overwhelming financial burdens. Health insurance focuses on the costs associated with healthcare rather than property-related issues, which would fall under different types of insurance, such as homeowners or auto insurance. It also does not cover general life events, which are more appropriately addressed by life insurance policies, and it does not include automotive-related expenses, as those are managed through automobile insurance. Thus, the coverage of medical expenses due to illness or injury is the fundamental aspect that distinguishes health insurance from other forms of insurance.

4. What type of designation would a policy owner select to permanently change the beneficiary on a life insurance policy?

- A. Reversible
- B. Irrevocable**
- C. Contingent
- D. Revocable

The designation that a policy owner would select to permanently change the beneficiary on a life insurance policy is irrevocable. An irrevocable beneficiary designation means that the named beneficiary has a secured right to the policy benefits, and the policy owner cannot change this designation without the consent of the irrevocable beneficiary. In contrast, a revocable beneficiary designation allows the policy owner to change the beneficiary at any time without needing the consent of the current beneficiary. This flexibility, however, means that the beneficiary does not have an automatic entitlement to the policy benefits like an irrevocable beneficiary does. Choosing an irrevocable beneficiary creates a permanent commitment from the policy owner, making it an important decision in the context of estate planning and financial security for the beneficiary.

5. What is usually required from an applicant to enforce a life insurance policy application?

- A. Verification of insurability**
- B. Initial premium payment**
- C. Policy documents**
- D. Medical examination**

To enforce a life insurance policy application, the initial premium payment is typically required. This payment signifies the applicant's commitment to the policy and activates the coverage. Insurance companies generally consider the initial premium as a critical step in completing the application process. Once the premium is received, the insurance provider often issues a temporary coverage period until the application is processed and the policy becomes effective. In many cases, verification of insurability may be part of the underwriting process, and a medical examination could be requested for certain applicants, especially for higher coverage amounts or specific age groups. However, these components are part of the underwriting and assessment stages and do not guarantee the policy's enforcement until the initial payment is made. Policy documents are issued only after the application is accepted and the premium is paid, completing the process of obtaining the life insurance policy.

6. Which provision is typically included in insurance policies to address the policyholder's rights during a claim?

- A. Proof of Loss Provision**
- B. Payment of Claims Provision**
- C. Claims Settlement Provision**
- D. Grace Period Provision**

The Proof of Loss Provision is crucial in insurance policies as it outlines the requirements that policyholders must fulfill when they file a claim. This provision typically specifies the timeline in which the policyholder must submit documentation of the loss and any supporting evidence to the insurer. By doing so, it establishes the process for how claims are to be validated and settled, ensuring that both the insurer and the insured have a clear understanding of the necessary steps to move forward. This provision protects the rights of the policyholder by requiring the insurer to provide a clear process for claims, thereby facilitating timely payment and resolution. It ensures that claims can be effectively assessed and that policyholders understand their responsibilities in documenting a loss. By meeting the requirements of the Proof of Loss Provision, policyholders obtain the necessary legal support for their claims, enhancing their protections under the policy. In contrast, the other provisions mentioned address different aspects of the insurance agreement. The Payment of Claims Provision focuses on how and when claims payments will be disbursed, the Claims Settlement Provision deals with how disputes over claims will be resolved, and the Grace Period Provision provides an extension for premium payments without risking policy cancellation. Each of these provisions serves distinct purposes but does not specifically address the policyholder's rights in the context of

7. In the case of a claim resulting from driving while intoxicated, who is responsible for paying the medical bills?

- A. The insurer**
- B. The insured**
- C. The at-fault party**
- D. The passenger**

In situations where a claim arises from driving while intoxicated, the insured is typically responsible for paying their own medical bills. This is largely due to the fact that many insurance policies contain clauses that exclude coverage for claims resulting from illegal activities, which includes driving under the influence. Insurance is designed to protect individuals from unforeseen accidents and liabilities that occur while adhering to the law, and intoxicated driving is a clear violation of it. Moreover, the implications of liability and responsibility also play a significant role. If the insured was driving intoxicated, the insurer may deny coverage for the medical expenses related to any injuries sustained in the accident. Therefore, because the insured was engaged in illegal behavior at the time of the incident, they are accountable for their own medical costs, reinforcing the notion that insurance serves to mitigate risks associated with lawful activities rather than provide coverage for actions that violate legal statutes.

8. What is a requirement for obtaining a resident insurance producer license?

- A. Having previous experience in insurance sales**
- B. Completing a prelicensing examination**
- C. Submission of a character reference**
- D. Minimum age of 30 years**

Obtaining a resident insurance producer license requires completing a prelicensing examination. This examination ensures that prospective insurance producers possess the necessary knowledge about insurance laws, products, and practices relevant to their state. By passing this exam, candidates demonstrate their competency and understanding of the insurance industry, which is crucial for effectively serving clients and adhering to regulations. The other options do not represent universal requirements for obtaining a resident insurance producer license. While having insurance sales experience may be beneficial, it is not typically mandated as a prerequisite. Character references may be considered in certain circumstances, but they are not a general requirement for licensing. The requirement regarding a minimum age of 30 years is incorrect, as most states only require candidates to be at least 18 years old. Therefore, completing a prelicensing examination is the key requirement that ensures candidates are well-qualified to operate as insurance producers.

9. Which of the following is NOT typically considered a risk factor when underwriting health insurance?

- A. Chronic illnesses**
- B. Age**
- C. Family medical history**
- D. Hobbies and interests**

In the context of underwriting health insurance, risk factors are characteristics evaluated to determine an applicant's likelihood of requiring medical care and, consequently, the potential cost to the insurer. Chronic illnesses serve as critical indicators of potential health risks; individuals with ongoing health issues may face higher medical expenses. Age is another major factor because it often correlates with health risks, as older individuals are generally at a higher risk for various health complications. Family medical history is also significant, as hereditary factors can indicate predispositions to certain illnesses, thus impacting risk assessment. Hobbies and interests, while they can influence health outcomes—for example, extreme sports may lead to higher injury rates—do not typically serve as foundational risk factors in health insurance underwriting. This is because hobbies are generally viewed as less critical in evaluating overall health and may not correlate directly with chronic conditions or broader health risks that affect a large portion of the population. Consequently, while hobbies and interests may be considered in some niche policies, they are not standard risk factors in the underwriting process for most health insurance plans.

10. What is required from a producer to prevent issues related to malpractice?

- A. Offering the lowest premium possible**
- B. Maintaining up-to-date knowledge of state regulations**
- C. Having multiple licenses in different states**
- D. Focusing only on life insurance products**

Maintaining up-to-date knowledge of state regulations is essential for a producer to prevent issues related to malpractice. Understanding current laws and regulations ensures that the producer is compliant and able to provide accurate information and services to clients. This knowledge protects both the producer and the clients by ensuring that all processes, documentation, and advice conform to legal and ethical standards. Additionally, being informed about changes in regulatory requirements helps in avoiding unintentional misinformation, which can lead to malpractice claims. It also builds trust with clients, as they will feel confident that they are receiving guidance based on the latest information and best practices in the industry. In contrast, simply offering the lowest premium may not address the comprehensive needs of clients and could lead to issues if the product is not suitable. Having multiple licenses in different states may broaden a producer's market but does not directly relate to minimizing legal liability or malpractice concerns. Lastly, focusing only on life insurance products limits the producer's ability to provide holistic financial advice that considers the broader needs of clients, potentially leading to negative consequences if clients are not adequately protected in other 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:

<https://westvirginalifeandhealth.examzify.com>

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