

## **AHIP 2022 MODULE EXAM TEST UPDATED QUESTIONS**

### **AND ANSWERS WITH RATIONALES (VERIFIED ANSWERS)**

- **Mr. Bauer is 49 years old, but eighteen months ago he was declared dis- abled by the Social Security Administration and has been receiving disability payments.**

**He is wondering whether he can obtain coverage under**

**Medicare.What should you tell him?:** After receiving such

disability payments for 24 months,he will be automatically enrolled in

Medicare, regardless of age.

- **Mrs. Pena is 66 years old, has coverage under an employer plan and will retire next year. she heard she must enroll in part B at the beginning of the yearto ensure no gap in**

**coverage.What can you tell her?:** She may enroll ay any time

while she is covered under her employer plan, but she will have a special

eight-monthenrollment period after the last month on her employer

plan that differs from the standard general enrollment period, during

which she may enroll in Medicare Part B

- **Mr. Schmidt would like to plan for retirement and has asked you what is covered under Original Fee-for-Service (FFS) Medicare? What could you tell him?:** Part A, which covers hospital, skilled nursing facility, hospice, and home health service and Part B, which covers professional services such as those provided by a doctor are covered under Original Medicare

- **Mr. Patel is in good health and is preparing a budget in anticipation of his retirement when he turns 66. He wants to understand the health care costs he might be exposed to under Medicare if he were to require hospitalization as a result of an illness. In general terms, what could you tell him about his costs for inpatient hospital services under Original Medicare?:** Under Original Medicare, there is a single deductible amount due for the first 60 days of any inpatient hospital stay, after which it converts into a per-day coinsurance amount through day 90. After day 90, he would pay a daily amount up to 60 days over his lifetime, after which he would be responsible for all costs

• **Mrs. Park is an elderly retiree. Mrs. Park has a low fixed income. What could you tell Mrs. Park that might be of assistance?:** She should contact her state Medicaid agency to see if she qualifies for one of several programs that can help with Medicare costs for which she is responsible

• **Mr. Gonzales is enrolled in Original Medicare and has a Medigap policy as well, but it provides no drug coverage. She would like to keep the coverage she has but replace her existing Medigap plan with one that provides drug coverage. What should you tell her?:** Mrs. Gonzales cannot purchase a Medigap plan that covers drugs, but she could keep her Medigap policy and enroll in a Part D prescription drug plan

• **Mr. Davis is 52 years old and has recently been diagnosed with end-stage renal disease (ESRD) and will soon begin dialysis. He is wondering if he can obtain coverage under Medicare. What should you tell him?:** He may sign-up for