

AHIP MODULE 1 EXAM TEST UPDATED QUESTIONS AND ANSWERS WITH RATIONALES (VERIFIED ANSWERS)

Mrs. Paterson is concerned about the deductibles and co-payments associated with Original Medicare. What can you tell her about Medigap as an option to address this concern?

(ANS- Medigap plans help beneficiaries cover coinsurance, co-payments, and/or deductibles for medically necessary services.

Mr. Singh would like drug coverage but does not want to be enrolled in a Medicare Advantage plan. What should you tell him?

(ANS- Mr. Singh can enroll in a stand-alone prescription drug plan and continue to be covered for Part A and Part B services through Original Fee-for-Service Medicare.

Ms. Moore plans to retire when she turns 65 in a few months. She is in excellent health and will have considerable income when she retires. She is concerned that her income will make it impossible for her to qualify for Medicare. What could you tell her to address her concern?

(ANS- Medicare is a program for people age 65 or older and those under age 65 with certain disabilities, end-stage renal disease, and Lou Gehrig's disease so she will be eligible for Medicare.

Mr. Diaz continued working with his company and was insured under his employer's group plan until he reached age 68. He has heard that there is a

premium penalty for those who did not sign up for Part B when first eligible and wants to know how much he will have to pay. What should you tell him?

(ANS- Mr. Diaz will not pay any penalty because he had continuous coverage under his employer's plan.

Agent John Miller is meeting with Jerry Smith, a new prospect. Jerry is currently enrolled in Medicare Parts A and B. Jerry has also purchased a Medicare Supplement (Medigap) plan which he has had for several years. However, the plan does not provide drug benefits. How would you advise Agent John Miller to proceed?

(ANS- Tell prospect Jerry Smith that he should consider adding a standalone PartD prescription drug coverage policy to his present coverage.

Madeline Martinez was widowed several years ago. Her husband worked for many years and contributed into the Medicare system. He also left a substantial estate which provides Madeline with an annual income of approximately \$130,000.

Madeline, who has only worked part-time for the last three years, will soon turn age 65 and hopes to enroll in Original Medicare. She comes to you for advice. What should you tell her?

(ANS- You should tell Madeline that she will be able to enroll in Medicare Part A without paying monthly premiums due to her husband's long work record and participation in the Medicare system. You should also tell Madeline that she will pay Part B premiums at more than the standard lowest rate but less than the highest rate due her substantial income.

Mr. Bauer is 49 years old, but eighteen months ago he was declared disabled 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?

(ANS- After receiving such disability payments for 24 months, he will be automatically enrolled in Medicare, regardless of age.

Mrs. Chen will be 65 soon, has been a citizen for twelve years, has been employed full time, and paid taxes during that entire period. She is concerned that she will not qualify for coverage under part A because she was not born in the United States. What should you tell her?

(ANS- Most individuals who are citizens and age 65 or over are covered under Part A by virtue of having paid Medicare taxes while working, though some maybe covered as a result of paying monthly premiums.

What impact, if any, will recent regulatory changes have upon Medigap plans?(ANS- The Part B deductible will no longer be covered for individuals newly eligible for Medicare starting January 1, 2020.

Juan Perez, who is turning age 65 next month, intends to work for several more years at Smallcap, Incorporated. Smallcap has a workforce of 15 employees and offers employer-sponsored healthcare coverage. Juan is a naturalized citizen and has contributed to the Medicare system for over 20 years. Juan asks you if he will be entitled to Medicare and if he enrolls how that will impact his employer-sponsored healthcare coverage. How would you respond?

(ANS- Juan is likely to be eligible for Medicare once he turns age 65 and if he enrolls Medicare would become the primary payor of his healthcare claims and