

Your Exam Content Outline

The following outline describes the content of one of the Wisconsin insurance examinations. The outlines are the basis of the examinations. The examination will contain questions on the subjects contained in the outline. The percentages indicate the relative weights assigned to each part of the examination. For example, 10 percent means that 6 questions will be drawn from the section on a 60-question exam, 10 will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

Wisconsin Navigator Series 22-14

35 questions (5 pre-test items)
One-hour time limit
Effective November 16, 2019

1.0 Affordable Care Act (ACA) 10% (4 Items)

- Major Provisions
- Market wide Reforms
- Guaranteed Issue
- Essential Health Benefits
- No annual limits for essential benefits
- Coverage for pre-existing conditions
- All plans have certain levels of coverage (platinum, gold, silver and bronze)

2.0 Basic Health Insurance Concepts 15% (5 Items)

- Types of comprehensive health insurance plans
 - Health Maintenance organization plans (HMO)
 - Preferred provider organization plans (PPO)
 - Point of service plans (POS)
- Excepted Benefits under the ACA
 - Short term policies
 - Limited benefit plans
 - Dental, vision plans
- Insurance terms
 - Copayments
 - Deductibles
 - Coinsurance

3.0 Health Insurance Exchanges under the ACA 10% (5 Items)

- Individual exchange
- Qualified health plan certification
- Premium tax credits which may be taken in advance
- Reduced cost sharing if silver plan is purchased
- Opportunity to purchase through the federal exchange call center, online or through the mail
- Comparison shopping tools
- Single application
- Enrollment assistance through navigators

- Small Business Health Options Program (SHOP) exchange
 - For employers with 2 to 50 employees
 - Tax credits may be available for employers with less than 25 employees

4.0 Navigators and Nonnavigator Assistors 10% (3 Items)

- Navigators
 - Federal certification
 - State license including fingerprinting and background check
 - Affiliation with navigator entity
 - Annual continuing education requirement
- Nonnavigator assistors
 - Federal certification – certified application counselors
 - Affiliation with nonnavigator entity and State registration
 - Annual training requirement
 - Permitted Practices for Navigators and certified application counselors
 - Prohibited Practices for Navigators and certified application counselors
 - Privacy and Security of Health Information HIPAA
 - Confidentiality, Integrity and availability of protected health information (PHI)

5.0 Brokers, Agents and Producers 10% (3 Items)

- Roles and Responsibilities
- Compensation

6.0 State Public Assistance Programs 10% (3 Items)

- State health care assistance programs
 - BadgerCare Plus
 - Medicaid for the elderly, blind and disabled
 - Long term care Medicaid
- Eligibility
 - Financial requirements
 - Nonfinancial requirements

7.0 Wisconsin Statutes, Rules, and Regulations Common to Life, Disability (A&H), Property and Casualty Insurance 15% (5 Items)

Responsibilities of the Commissioner of Insurance
Duties

Ref: s. 601.41, s. 601.42

Examinations

Ref: s. 601.43, s. 601.45, s. 601.49, s. Ins 16.01, s. Ins 26.10, s. Ins 28.10

Hearings

Ref: ch. 227, s. 227.12, s. 601.41, s. 601.62, s. 601.64, s. 628.10, s. Ins 6.59

Penalties

Ref: s. 601.64, s. 601.65

Licensing

Purpose

Ref: ch. 628

Persons required to be licensed

Ref: s. 618.41, ch. 628, s. 628.02-.04, s. 628.49, s. 628.92, s. 632.69, s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, s. Ins 47

License requirements

Ref: ch. 26, s. 628.03, s. 628.04, s. 628.34, s. 628.51, s. Ins 3.465, s. Ins 6.59

Marketing practices

Types of unfair practices

Ref: ch. 20, s. 628.34, s. Ins 6.54, s. Ins 6.55, s. Ins 6.67, s. Ins 6.68

Responsibilities of the insurer

Ref: s. 628.11, s. 628.40, s. Ins 6.57

Privacy

Ref: s. 134.97, s. 610.70, s. Ins 25

Prohibited Practices for Navigators or nonnavigator
assistants.

Ref: s. 628.95

General statutes, rules, and regulations affecting insurance contracts

Definitions

Specific knowledge

Ref: ch. 631, ch. 632

Misrepresentation/Warranties

Ref: s. 628.34, s. 631.08, s. 631.11

Knowledge and acts of the agent

Ref: s. 631.09, s. 631.11

Use of policy forms

Ref: s. 631.20

Readability

Ref: s. 631.22, s. Ins 6.07

Notice of right to file complaint

Ref: s. 631.28, s. Ins 6.85

Regulation of specific clauses in insurance contracts

Cancellation

Ref: s. 102.31, s. 102.315, s. 631.36, s. Ins 6.77, s. Ins 18.10, s. Ins 21.01

Renewal/Nonrenewal

Ref: s. 102.31, s. 102.315, s. 631.36, s. Ins 21.01

Notice of proof of loss

Ref: s. 631.43, s. 631.48, s. 631.81

Payment of claims

Ref: s. 628.46, s. Ins 3.65, s. Ins 3.651, s. Ins 6.11

Unfair claims, methods, and practices

Ref: s. Ins 6.11, s. Ins 6.55,

8.0 Wisconsin Statutes, Rules, and Regulations Pertinent to Disability (A&H) Insurance 20% (7 Items)

Policy provisions

Right to return a policy

Ref: s. 632.73

Grace period

Ref: s. 632.78(1)

Disclosure requirements

Ref: s. 628.32, s. 635.11, s. Ins 3.60, s. Ins 8.48

Continuation and conversion privileges

Ref: s. 632.897, s. 635.02(7), s. Ins 3.41 – s. Ins 3.45. s. Ins 8.49

Independent review

Ref: s. 632.835, s. Ins 18.01(6), s. Ins 18.10-.11, s. Ins 18.105

Grievance

Ref: s. 632.745(11), s. 632.83, s. Ins 18.01(4), s. Ins 18.02(1)

Coverages

Nurse practitioners

Ref: s. 632.87

Optometrists

Ref: s. 632.87(2)

Chiropractic benefits

Ref: s. 632.87

Handicapped children

Ref: s. 632.88

Alcohol, drug abuse, mental, and nervous disorders

Ref: s. 609.05(3), s. 609.655, s. 632.89, s. 632.895(12m)

Home care

Ref: s. 632.895, s. Ins 3.54

Skilled nursing facility

Ref: s. 632.895(3)

Kidney disease

Ref: s. 632.895(4)

Diabetes

Ref: s. 632.895(6)

Newborn children

Ref: s. 632.895(5), s. Ins 3.38

Maternity benefits for dependent children

Ref: s. 632.895(7)

Adopted children

Ref: s. 609.75, s. 631.07(3)(a)3.m, s. 632.896

Grandchildren

Ref: s. 632.895(5m)

Mammograms

Ref: s. 609.80, s. 632.895(8)

Lead poisoning screening
Ref: s. 632.895(10)

Temporomandibular joint disorders
Ref: s. 632.895(11)

Hospital and ambulatory surgery
Ref: s. 632.895(12)

Autism spectrum
Ref: s.632.895(12m), s. Ins 3.36

Breast reconstruction
Ref: s. 632.895(13)

Immunizations
Ref: s. 632.895(14)

Student on medical leave
Ref: s. 632.895(15)

Hearing aids, cochlear implants, and related treatment for infants and children
Ref: s.632.895 (16)

Colorectal cancer screening
Ref: s.632.895 (16m), s. Ins 3.35

Contraceptives and services
Ref: s. 632.895 (17)

Emergency medical services
Ref: s. 632.85

Prescription drugs and devices
Ref: s. 632.853, s. Ins 3.67(2)

Experimental treatment
Ref: s. 632.855, s. Ins. 3.67(3)

Requirements relating to HIV
Ref: s. 149.12(1), s. 631.90, s. 631.93, s. 632.895(9), s. Ins 3.53

Cancer clinical trials
Ref: s. 628.34, 632.87(6), s. 609.05(3), s. 609.655, s. 609.75, s. 631.07(3)(a)3.m, s. 631.93, s. 632.85, s. 632.853, s. 632.855, s. 632.87, s. 632.87(1) - s. 632.87(2), s. 632.87 (5), s. s. 609.80, s. 632.88, s. 632.89, s. 632.89(2), s. 632.895, s. 632.895(3) – (14), s. 632.896, s. 632.875, s. Ins 3.35, s. Ins 3.36, s. Ins 3.37 s. Ins 3.38, s. Ins 3.47, s. Ins 3.54, s. Ins 3.67(2) - (3)

Injected Chemotherapy
Ref. s. 632.875

Marketing methods and practices

Advertising
Ref: s. 628.34, s. Ins 3.27, s. Ins 3.39(15), s. Ins 3.46(22), s. Ins 6.90

Suitability
Ref: s. 628.34, s. Ins 3.27(7), s. Ins 3.46

Requirements for group health policies
Ref: s. 632.746(9), ch. 635, s. 635(19), ch. Ins 8

Special provisions
Ref: s. 600.03(35)(a), s. 625.13, s. 632.746, s. 632.747, s. 632.748, s. Ins 3.13(3)

Disclosure requirements
Ref: s. 635.11, s. Ins 8.48

Termination/nonrenewal regulation
Ref: s. 632.749, s. 632.7495

Medicare supplement

Ref: s. 628.34, s. 632.84, s. Ins 3.27, s. Ins 3.39

Short-term medical policies

Ref: s. 632.7495(4)