Accident & Health Insurance Cheat Sheet 2026

The night-before summary, built like the exam.

75 Scored questions	**1h 45m** Time limit	**60% (CA) / 70% typical** Passing score
$55 Exam fee	**State DOI** Governing body	

01 Exam blueprint study by weight

The bar is the exam — spend your hours where the questions are. Weights follow the 2026 outline.

18% Riders, Provisions & Exclusions (~27 q) — Waiver of premium, GIR, accidental death riders · Nonforfeiture options: cash · reduced paid-up · extended term · Dividend options; loan & automatic premium loan

17% Life Policy Types (~26 q) — Term (level/decreasing/renewable) vs whole vs universal · Variable products = securities registration required · Annuities: immediate/deferred · fixed/indexed/variable

15% Life Insurance Basics (~22 q) — Insurable interest at application; consideration · Underwriting, conditional receipts, backdating limits · Human life value vs needs approach

15% Health Policy Provisions (~22 q) — 12 mandatory uniform provisions (grace, reinstatement…) · Renewability ladder: cancellable -> guaranteed renewable · Coordination of benefits; pre-existing limits

13% State Law & Ethics (~20 q) — Producer licensing, appointments, continuing ed · Unfair trade practices: rebating, twisting, churning · Your state's variant changes this section

12% Health & Disability Basics (~18 q) — Deductible -> coinsurance -> stop-loss math · Own-occ vs any-occ disability definitions · HMO / PPO / POS network rules

10% Medicare, Medicaid & LTC (~15 q) — Parts A–D · Medigap open enrollment (6 mo from Part B) · LTC benefit triggers = 2 of 6 ADLs

02 Numbers to memorize

- [ ] **Grace periods —** 7 days weekly · 10 days monthly · 31 days all other modes
- [ ] **Free look —** 10 days standard · 30 days for replacements & senior products
- [ ] **Incontestability —** 2 years from issue — then insurer can't void for misstatements
- [ ] **Reinstatement —** 3 years · proof of insurability + back premiums with interest
- [ ] **COBRA —** 18 months after job loss · 36 for divorce or death of employee
- [ ] **Medigap open enrollment —** 6 months from Part B enrollment — no underwriting

03 Rules that trip people

- [ ] **Insurable interest —** must exist at APPLICATION for life — not at time of death
- [ ] **Conditional receipt —** coverage only if the risk is approved as applied for
- [ ] **STOLI / IOLI —** always illegal — investors have no insurable interest
- [ ] **Misstatement of age —** benefit adjusts to what the premium would have bought
- [ ] **Dividends —** not taxable (return of premium) — but interest earned on them is
- [ ] **Replacement duty —** Notice Regarding Replacement + copies of all sales material

04 Common traps
what test-writers bet you'll get wrong

T1	Sounds right — "the free look period starts at application"	Exam wants — it starts at policy DELIVERY (10 days; 30 for replacements)
T2	Sounds right — "universal life premiums are fixed"	Exam wants — UL premiums are FLEXIBLE — whole life is the fixed one
T3	Sounds right — "a variable annuity just needs an insurance license"	Exam wants — it's a security — FINRA registration required too
T4	Sounds right — "Medicare Part B covers the hospital stay"	Exam wants — Part A = hospital inpatient · Part B = outpatient/medical
T5	Sounds right — "term life builds some cash value over time"	Exam wants — term is pure protection — zero cash value, ever
T6	Sounds right — "guaranteed insurability rider requires new underwriting"	Exam wants — that's the point of the rider — more coverage, NO new proof

05 Side-by-sides the exam loves

	Term	Whole	Universal
Premium	Lowest; level for the term	Level, highest; fixed for life	Flexible — payer adjusts
Duration	10–30 yrs, then expires	Lifetime (to age 100/121)	Lifetime if adequately funded
Cash value	None	Guaranteed, tax-deferred	Current interest, not guaranteed
Best when	"Temporary need" · "most coverage per dollar"	"Permanent need" · "guaranteed values"	"Flexible premium" · "adjustable death benefit"

Keyword decoder — the question's adjective is the answer: temporary/cheapest -> Term · lifetime/guaranteed -> Whole · flexible/adjustable -> Universal.

06 Full write-up

Fast-reference facts and must-remember rules for the California Accident & Health (Health-Only) producer licensing exam. Memorize the numbers below cold — they set your budget for the exam day.

Exam-Day Vitals (memorize these numbers)

- 75 questions total on the exam.
- 105 minutes to finish — a firm time limit.
- 60% is the passing score in California.
- $55 producer exam fee.

Pacing Formula (do the math before you sit)

- 105 min ÷ 75 questions ~ 1.4 minutes per question (about 84 seconds each). Keep a running check: you should be near question 25 by the ~35-minute mark and question 50 by the ~70-minute mark.
- 60% of 75 = 45 questions correct to pass. You can miss up to 30 and still pass — but never bank on missing that many.
- Target a working pace faster than the limit so you reserve time to review flagged items before the clock hits 105 minutes.

Must-Remember Rules

- Flag-and-move: if a question is eating more than ~90 seconds, mark it and move on — at ~1.4 min/question you cannot afford to stall.

- Answer everything: since passing is a percentage of correct answers out of 75, a blank is a guaranteed miss — always leave a best-guess answer before time expires.
- Budget a review pass: aim to reach the last question with several minutes left inside the 105-minute window to revisit flagged items.
- Fee readiness: confirm the $55 exam fee is paid/scheduled before your appointment so nothing blocks your seat.

Quick-Glance Table

- Questions: 75
- Time limit: 105 minutes
- Passing score: 60% (~ 45 correct)
- Exam fee: $55
- Approx. pace: ~84 sec/question

Official sources

- California DOI / PSI — California Accident & Health Exam: https://www.insurance.ca.gov/
- National Association of Insurance Commissioners — NAIC — Producer Licensing and Health Insurance Regulation: https://content.naic.org/index.htm
- National Insurance Producer Registry — NIPR — Producer Licensing and Renewals: https://www.nipr.com/

Free practice questions for this exam: www.everyexamprep.com/practice/exams/insurance/health-insurance-only