Module Training: ACA vs Private Health Insurance Plans

Knowledge Check (Printable & Editable)

Instructions: Read each question and select the best answer. Write your answer in the space provided.

Question 1

What is the primary difference between ACA and private health insurance plans?

A. ACA plans are only for seniors
B. ACA plans may include subsidies based on income
C. Private plans always include subsidies
D. Private plans are offered by the government

Answer: ________

Question 2

Who typically qualifies for ACA subsidies?

A. Anyone who applies
B. Only people over age 65
C. Individuals based on household income and eligibility guidelines
D. Only self-employed individuals

Answer: ________

Question 3

What is a key advantage of private health insurance plans?

A. Guaranteed subsidies
B. Coverage for pre-existing conditions only
C. Faster enrollment and fewer income restrictions
D. Required open enrollment period

Answer: ________

Question 4

Which statement is TRUE about enrollment periods?

A. Both ACA and private plans allow enrollment year-round
B. ACA plans allow enrollment year-round without exceptions
C. Private plans typically allow year-round enrollment
D. Private plans only enroll during Open Enrollment

Answer: ________

Question 5

ACA plans are required to cover which of the following?

A. Essential health benefits
B. Only emergency services
C. Dental and vision for all adults
D. Short-term medical needs only

Answer: ________

Question 6

Which client may benefit more from a private plan?

A. A client who qualifies for large subsidies
B. A client with very low income
C. A client who does not qualify for subsidies and wants flexibility
D. A client who needs Medicaid

Answer: ________

Question 7

What is an important factor when comparing ACA and private plans?

A. Only the monthly premium
B. Only the deductible
C. Subsidy eligibility and total out-of-pocket costs
D. The insurance company name only

Answer: ________

Question 8

Which statement best describes ACA plans?

A. Optional coverage with limited rules
B. Government-run insurance
C. Marketplace plans with standardized benefits and consumer protections
D. Short-term insurance options

Answer: ________

Question 9

Which statement best describes private health insurance plans?

A. Always cheaper than ACA plans
B. Not regulated at all
C. Often medically underwritten and subsidy-free
D. Only available through employers

Answer: ________

Question 10

What is the agent’s primary role when explaining ACA vs private plans?

A. Push the cheapest plan
B. Decide for the client
C. Educate the client so they can make an informed decision
D. Avoid discussing subsidies

Answer: ________

Short Answer (Optional)

Question 11

In one sentence, explain when a private plan may be a better option than an ACA plan.