# Test: Marketplace Rules & Enrollment Basics

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**Instructions:** Select the best answer. Write your answer in the space provided.

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## Question 1

What is the primary purpose of the Health Insurance Marketplace?

A. To provide short-term medical plans only
B. To allow consumers to compare and enroll in ACA-compliant health plans
C. To replace employer-sponsored insurance
D. To offer free health insurance

Answer: _____

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## Question 2

Which individual is eligible to enroll in a Marketplace plan?

A. Someone incarcerated
B. Someone without lawful presence
C. Someone living in the U.S. who meets eligibility rules
D. Someone with mandatory employer coverage

Answer: _____

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## Question 3

When does Open Enrollment typically occur?

A. Year-round
B. Spring only
C. Summer only
D. Late fall through mid-winter

Answer: _____

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## Question 4

Which event may qualify a client for a Special Enrollment Period (SEP)?

A. Wanting a lower premium
B. Missing Open Enrollment
C. Loss of qualifying health coverage
D. Choosing a different insurance company

Answer: _____

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## Question 5

What is required for most Special Enrollment Periods?

A. No documentation
B. Proof of a qualifying life event
C. Employer approval
D. Automatic enrollment

Answer: _____

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## Question 6

What are Premium Tax Credits (PTCs)?

A. Discounts applied only at tax filing
B. Credits that lower monthly premiums based on income
C. Employer-sponsored contributions
D. State-funded health grants

Answer: _____

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## Question 7

Cost-Sharing Reductions (CSRs) are only available on which plans?

A. Bronze plans
B. Gold plans
C. Platinum plans
D. Silver plans

Answer: _____

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## Question 8

Why is it important for clients to report income changes during the year?

A. To change insurance companies
B. To avoid repayment or tax issues
C. To qualify for private plans
D. To cancel coverage

Answer: _____

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## Question 9

Which is a common Marketplace mistake?

A. Reviewing plan benefits
B. Reporting income accurately
C. Missing verification deadlines
D. Asking questions before enrolling

Answer: _____

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## Question 10

What is the agent’s primary responsibility when enrolling clients in Marketplace plans?

A. Guarantee subsidy amounts
B. Choose the plan for the client
C. Clearly explain rules and set expectations
D. Avoid discussing income

Answer: _____

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## Question 11

Which statement about Marketplace subsidies is TRUE?

A. Subsidies never change
B. Subsidies are free money with no reconciliation
C. Subsidies are based on estimated income and reconciled at tax time
D. Subsidies apply to all private plans

Answer: _____

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## Question 12

Which factor most affects a client's eligibility for Marketplace assistance?

A. Insurance carrier choice
B. Household income and size
C. Preferred doctor
D. Plan metal tier only

Answer: _____

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## Question 13

What happens if a client fails to verify an SEP?

A. Coverage continues without issue
B. Coverage may be terminated
C. The plan converts to private insurance
D. The subsidy increases

Answer: _____

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## Question 14

Marketplace plans are required to cover which of the following?

A. Optional benefits only
B. Essential Health Benefits
C. Short-term medical care only
D. Employer-selected benefits

Answer: _____

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## Question 15

Which statement best describes Marketplace enrollment rules?

A. Flexible and unregulated
B. Based only on agent discretion
C. Strict, regulated, and deadline-driven
D. Identical to private plan rules

Answer: _____

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