Provider Networks & Referrals

Knowledge Test

Instructions

Select the best answer for each question.

Question 1

What is a provider network?

A. A list of medications covered by a plan
B. A group of doctors, hospitals, and facilities contracted with an insurance plan
C. A referral approval system
D. A government healthcare program

Question 2

Why do provider networks matter to clients?

A. They determine which plans qualify for subsidies
B. They affect where clients can receive covered care and at what cost
C. They change a client’s deductible amount
D. They determine premium tax credits

Question 3

What typically happens when a client uses an in-network provider?

A. Higher out-of-pocket costs
B. Services are not covered
C. Lower costs due to negotiated rates
D. Coverage is automatically denied

Question 4

Which is a common risk of using out-of-network providers?

A. Lower premiums
B. Balance billing and higher costs
C. Faster referrals
D. Automatic specialist access

Question 5

Which plan type MOST commonly requires a Primary Care Physician (PCP) and referrals?

A. PPO
B. EPO
C. HMO
D. Indemnity

Question 6

What is the primary role of a Primary Care Physician (PCP)?

A. Approving insurance claims
B. Coordinating and managing a member’s care
C. Setting premium amounts
D. Issuing insurance cards

Question 7

What is a referral?

A. A request to change insurance plans
B. Authorization from a PCP to see a specialist
C. A second medical opinion
D. A prescription for medication

Question 8

Which plan types typically do NOT require referrals?

A. HMO and POS
B. PPO and EPO
C. HMO and EPO
D. POS and Indemnity

Question 9

Why is it important for clients to follow referral rules?

A. To qualify for subsidies
B. To avoid claim denials and unexpected bills
C. To reduce monthly premiums
D. To expand provider networks

Question 10

Which statement is TRUE about ACA Marketplace provider networks?

A. All ACA plans offer nationwide networks
B. Networks rarely change year to year
C. Many ACA plans use narrower networks
D. Provider networks do not affect coverage

Question 11

Which is a common client misunderstanding?

A. Believing referrals are plan-specific
B. Thinking all doctors accept all insurance plans
C. Understanding in-network vs out-of-network
D. Verifying providers before enrollment

Question 12

What is an important responsibility of an agent regarding provider networks?

A. Guaranteeing provider participation
B. Explaining network rules and setting expectations
C. Selecting doctors for clients
D. Approving referrals

Question 13

When should clients verify that their doctors are in-network?

A. Only after receiving care
B. Only during Open Enrollment

C. Before enrolling and before receiving services
D. Only if claims are denied

Question 14

What can happen if a client sees a specialist without a required referral?

A. Automatic coverage at in-network rates
B. Reduced deductible
C. Claim denial or higher out-of-pocket costs
D. Faster treatment approval

Question 15

Why does clear education about networks and referrals reduce cancellations?

A. Clients receive higher subsidies
B. Clients understand rules and costs upfront
C. Plans become cheaper
D. Networks expand automatically