Common Client Mistakes & Prevention

Knowledge Test – New Agent Training

Instructions

Select the best answer for each question. This assessment tests your understanding of common client mistakes and how agents can prevent issues before they lead to cancellations, billing problems, or compliance concerns.

Question 1

Why is preventing client mistakes important for agents?

A. It increases commission rates
B. It reduces misunderstandings, disputes, and cancellations
C. It eliminates deductibles
D. It shortens Open Enrollment

Question 2

Which is a common ACA-related client mistake?

A. Reviewing income carefully
B. Guessing or misreporting income
C. Asking about subsidies
D. Updating life changes

Question 3

What can happen if ACA income is reported incorrectly?

A. Faster claims processing
B. Higher-quality coverage
C. Subsidy repayment at tax time
D. Automatic plan upgrades

Question 4

Why is employer-sponsored coverage important to disclose?

A. It affects provider networks
B. It may impact subsidy eligibility
C. It determines prescription tiers
D. It changes deductibles

Question 5

Which assumption often leads to client frustration?

A. Insurance pays 100% of all medical costs
B. Deductibles reset annually
C. Networks are limited
D. Premiums are monthly

Question 6

What is an EOB?

A. A medical bill
B. A request for payment
C. An Explanation of Benefits from the insurance company
D. A pharmacy receipt

Question 7

Why do clients often confuse EOBs with bills?

A. They arrive at the same time
B. They use similar formatting
C. They list dollar amounts
D. All of the above

Question 8

What is a best practice to prevent EOB confusion?

A. Telling clients to ignore EOBs
B. Explaining EOBs during onboarding and screen sharing examples

C. Waiting until a bill arrives
D. Sending clients to billing departments immediately

Question 9

Which prescription-related mistake is common?

A. Checking formularies
B. Assuming all medications are covered at the same cost
C. Asking about drug tiers
D. Using preferred pharmacies

Question 10

How can agents help prevent RX cost surprises?

A. Guaranteeing copays
B. Ignoring current medications
C. Reviewing formularies and explaining tiers
D. Choosing medications for clients

Question 11

What happens when clients use out-of-network providers?

A. Lower costs
B. No impact on claims
C. Higher costs or denied claims
D. Automatic reimbursement

Question 12

How can agents help prevent out-of-network issues?

A. Avoid discussing networks
B. Encourage provider verification before visits
C. Submit claims for clients
D. Change provider contracts

Question 13

What enrollment-related mistake do clients commonly make?

A. Applying during Open Enrollment
B. Missing enrollment deadlines
C. Reporting life events promptly
D. Reviewing plan details

Question 14

Why should clients open and read insurance mail?

A. It always contains bills
B. It may require action or provide important information
C. It replaces agent communication
D. It only applies to claims

Question 15

Which agent behavior best supports prevention?

A. Rushing enrollments
B. Avoiding compliance discussions
C. Educating clients and setting clear expectations
D. Letting clients figure it out later