Real-World Scenarios – Coverage Recommendation Test

Agent Name: ____
Date: ____

Instructions

For each scenario, select the BEST coverage option and plan type based on income, health, household size, and lifestyle. Choose the most appropriate answer.

Question 1

A family of 5 earns $100,000 per year. All members are healthy and have no ongoing medical needs.

What is the MOST appropriate coverage recommendation?

A. Private PPO plan for the entire family
B. ACA Marketplace coverage due to household size and subsidy potential
C. Short-term medical coverage
D. Employer-sponsored coverage

Question 2

A married, self-employed couple earns $300,000 per year and is in excellent health.

What coverage option is MOST likely the best fit?

A. ACA Marketplace with subsidies
B. ACA Marketplace without subsidies
C. Private underwritten coverage
D. Medicaid

Question 3

A family of 4 earns $500,000 per year. One parent has multiple health conditions, while the rest of the family is healthy.

What strategy should an agent consider?

A. Place the entire family on private coverage
B. Place the entire family on ACA coverage
C. Split coverage between ACA and private plans
D. Delay enrollment

Question 4

A college athlete has no income, travels frequently for competitions, and their family pays for coverage.

Which plan type is MOST appropriate?

A. HMO with a local network
B. EPO with limited coverage
C. PPO with nationwide access
D. Short-term medical plan

Question 5

A travel nurse earns $40,000 per year and works in multiple states throughout the year.

What is the BEST coverage consideration?

A. HMO due to low premium
B. PPO to allow multi-state access
C. Fixed indemnity plan
D. Accident-only coverage

Question 6

A college student needs insurance that meets school requirements for ACA-compliant coverage.

What option should be prioritized?

A. Short-term medical plan
B. Private non-ACA plan
C. ACA Marketplace plan
D. Supplemental coverage only

Question 7

A single adult is offered affordable employer-sponsored health insurance but wants to enroll in an ACA plan instead.

What should the agent explain?

A. ACA subsidies are always available
B. Employer coverage may disqualify ACA subsidies
C. Employer plans are never compliant
D. Private coverage is required

Question 8

An early retiree age 60 earns $60,000 per year and has some ongoing medical care.

What coverage option is MOST appropriate?

A. Private short-term plan
B. ACA Marketplace plan
C. Accident-only coverage
D. Health sharing plan

Question 9

A healthy 26-year-old is aging off their parent's health insurance plan and is newly employed.

What is the BEST next step?

A. Do nothing until Open Enrollment
B. Enroll in Medicare
C. Review individual ACA or private coverage options
D. Remain uninsured

Question 10

A high-income individual earns $200,000 per year and has a chronic medical condition.

Which coverage option is MOST appropriate?

A. Private underwritten coverage
B. ACA Marketplace due to guaranteed issue
C. Short-term medical coverage
D. Accident-only coverage

Short Answer

In 2–3 sentences, explain why income, health, and lifestyle must all be considered before recommending coverage.

Acknowledgement

I confirm that I understand how to match clients with appropriate ACA, private, or split coverage strategies based on real-world scenarios.

Agent Signature: ____
Date: ____