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This course surveys health insurance principles and concepts common to all state producer licensing exams. It is intended as a comprehensive introduction to health, accident and disability insurance. Topics include contract law, health insurance providers, health insurance policies, government programs, private insurance plans for seniors, underwriting and premiums, group health insurance and the uses of health insurance.

This text includes lesson objectives, special notes including *Take Note*, *Test Topic Alert!* and *Quick Quizzes* as standard features. The text is clear, complete and up to date, and includes updated forms and the *NAHU Code of Ethics*. An index is included to make this text more useful as a study and reference tool.

To accurately prepare for the state licensing exam, Dearborn strongly recommends studying this *License Exam Manual* with the appropriate *State Law Guide*.

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