

## PRIVACY AND SECURITY STANDARDS EXAM

**Topic - 1: Final Assessment**  
**Page - 1: Final Assessment Q1**

Question:

True or False: Security is an individual's right to control the use or disclosure of personal information.

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. True
- B. False**

Correct Answer: B

**Topic - 1: Final Assessment**  
**Page - 2: Final Assessment Q2**

Question:

True or False: Security refers to the mechanisms in place to protect the confidentiality and privacy of personal information.

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. True**
- B. False

Correct Answer: A

**Topic - 1: Final Assessment**  
**Page - 4: Final Assessment Q3**

Question:

Which of the following is NOT an example of personally identifiable information?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. Address
- B. Social Security number
- C. Family composition
- D. Date of birth

Correct Answer: C

**Topic - 1: Final Assessment**  
**Page - 5: Final Assessment Q4**

Question:

True or False: Personally identifiable information refers to information that can be used to distinguish or trace an individual's identity, either alone or when combined with other information that is linked or linkable to a specific individual.

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. True
- B. False

Correct Answer: A

**Topic - 1: Final Assessment**  
**Page - 6: Final Assessment Q5**

Question:

Which of the following is a reason the Marketplace needs to collect personally identifiable information from consumers?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. To create consumer profiles used to inform future guidance on the essential health benefits
- B. To determine consumer eligibility for enrollment in a qualified health plan and for insurance affordability programs**
- C. To allow qualified health plan issuers to market additional products or services once a consumer has selected and enrolled in a qualified health plan
- D. To certify that each consumer has filed a federal income tax return for the previous year

Correct Answer: B

**Topic - 1: Final Assessment**  
**Page - 7: Final Assessment Q6**

Question:

Who is responsible for understanding which privacy laws and regulations an agent or broker is subject to?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. It is the Marketplace's responsibility.
- B. It is the state Department of Insurance's responsibility.
- C. It is the agent's or broker's responsibility.**
- D. It is the consumer's responsibility.

Correct Answer: C

**Topic - 1: Final Assessment**  
**Page - 8: Final Assessment Q7**

Question:

True or False: The privacy and security provisions of the Affordable Care Act supersede all other state and federal law related to the privacy and confidentiality of personally identifiable information.

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. True
- B. False**

Correct Answer: B

**Topic - 1: Final Assessment**  
**Page - 9: Final Assessment Q8**

Question:

Agents and brokers operating in which kind of Marketplace or Program must enter into a Privacy and Security Agreement with the Centers for Medicare & Medicaid Services?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. The Individual Marketplace
- B. The Small Business Health Options Program (SHOP)
- C. Both the Individual Marketplace and the Small Business Health Options Program (SHOP)**
- D. None; the Privacy and Security Agreement is optional for agents and brokers operating in either the Individual Marketplace or the Small Business Health Options Program (SHOP).

Correct Answer: C

**Topic - 1: Final Assessment**  
**Page - 10: Final Assessment Q9**

Question:

Which of the following topics is NOT covered in the Privacy and Security Agreement with the Centers for Medicare & Medicaid Services that agents and brokers must sign?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. The types of personally identifiable information that may be collected or received
- B. How an agent or broker can reuse personally identifiable information collected or received for marketing purposes**
- C. The authorized uses of personally identifiable information collected or received
- D. The requirements for destruction of personally identifiable information collected or received

Correct Answer: B

**Topic - 1: Final Assessment**  
**Page - 11: Final Assessment Q10**

Question:

True or False: Agents or brokers must decide to grant or deny an individual access to personally identifiable information pertaining to the individual within 30 days of receipt of the access request.

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. True**
- B. False

Correct Answer: A

**Topic - 1: Final Assessment**  
**Page - 12: Final Assessment Q11**

Question:

Which of the following is NOT a condition an agent or broker may apply when providing an individual access to personally identifiable information (PII)?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. May require the individual to pay a fee to recoup costs for labor for copying the PII, supplies for creating a paper copy or a copy on electronic media, and/or postage if the PII is mailed
- B. May require the individual to be specific in which PII he or she would like to access
- C. May refuse to provide a paper copy and require the individual to accept electronic copies that can be sent to the individual's personal email address
- D. May limit the access to only PII that pertains to the consumer and/or the person the individual represents

Correct Answer: C

**Topic - 1: Final Assessment**  
**Page - 13: Final Assessment Q12**

Question:

Prior to collecting personally identifiable information (PII), agents and brokers must provide a Privacy Notice Statement that is prominently and conspicuously displayed. Which of the following is NOT an acceptable way to communicate the Privacy Notice Statement?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. On a public-facing website
- B. On the electronic form used to collect PII
- C. On the paper form used to collect PII
- D. Over the phone

Correct Answer: D

**Topic - 1: Final Assessment**  
**Page - 14: Final Assessment Q13**

Question:

True or False: The Privacy Notice Statement must be written in plain language and provided in a manner that is accessible and timely to people living with disabilities and with limited English proficiency.

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. True
- B. False

Correct Answer: A

**Topic - 1: Final Assessment**  
**Page - 15: Final Assessment Q14**

Question:

Which of the following is an allowable use and disclosure of personally identifiable information (PII) specified in Appendix A in both Privacy and Security Agreements: the "Agreement Between Agent or Broker and the Centers for Medicare & Medicaid Services for the Individual Market Federally-facilitated Exchanges and the State-based Exchanges on the Federal Platform" and the "Agreement Between Agent or Broker and CMS for the Small Business Health Options Programs of the Federally-facilitated Exchanges and State-based Exchanges on the Federal Platform?"

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. Requesting information regarding the citizenship of an individual who is not seeking coverage for himself or herself on any application
- B. Requesting a Social Security number of any individual who is not seeking coverage for himself or herself on any application
- C. Requesting any individual's PII to discriminate or discourage the enrollment of individuals with significant health needs in qualified health plans
- D. Requesting an individual's PII to obtain an assessment of his or her eligibility to enroll in a Marketplace qualified health plan

Correct Answer: D

**Topic - 1: Final Assessment**  
**Page - 16: Final Assessment Q15**

Question:

Which of the following is NOT an authorized function for which an agent or broker may create, collect, disclose, access, maintain, store, and use personally identifiable information in the Marketplace?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. Assisting with applications for qualified health plan eligibility
- B. Informing colleagues about an individual's potential additional insurance needs**
- C. Providing assistance in communicating with qualified health plan issuers
- D. Assisting with filing appeals of eligibility determinations

Correct Answer: B

**Topic - 1: Final Assessment**  
**Page - 17: Final Assessment Q16**

Question:

If an agent, broker, or the Marketplace wishes to use or disclose an individual's personally identifiable information (PII) outside of the functions and purposes listed in the Privacy Notice Statement, informed consent must be obtained from the individual. Which of the following is NOT a requirement for any such consent?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. Must be provided in specific terms and in plain language
- B. Must identify the entity collecting or using the PII, and/or making the disclosure and identify the specific collections, use(s), and disclosure(s) of specified PII with respect to a



- specific recipient(s)  
C. Must provide notice of an individual's ability to revoke the consent at any time  
**D. Must list the functions and purposes listed in the Privacy Notice Statement**

Correct Answer: D

**Topic - 1: Final Assessment**  
**Page - 18: Final Assessment Q17**

Question:

How many years must informed consent documents be appropriately secured and retained?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. One year
- B. Five years
- C. Seven years
- D. 10 years**

Correct Answer: D

**Topic - 1: Final Assessment**  
**Page - 19: Final Assessment Q18**

Question:

True or False: The Marketplace may use or disclose personally identifiable information for undisclosed reasons.

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. True
- B. False**

Correct Answer: B

**Topic - 1: Final Assessment**  
**Page - 20: Final Assessment Q19**

Question:

True or False: The accounting for personally identifiable information disclosure shall be retained for at least 10 years after the disclosure, or the life of the record, whichever is longer.

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. True
- B. False

Correct Answer: A

**Topic - 1: Final Assessment**  
**Page - 21: Final Assessment Q20**

Question:

True or False: An agent or broker must account for all disclosures of an individual's personally identifiable information (PII), except for disclosures made to members of the agent's or broker's workforce who have a need for the PII to perform their duties and disclosures needed to carry out the required functions of the agent or broker.

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. True
- B. False

Correct Answer: A

**Topic - 1: Final Assessment**  
**Page - 22: Final Assessment Q21**

Question:

True or False: The Department of Health & Human Services may impose a civil money penalty of not more than \$28,195 per person or entity, per use or disclosure against any person who knowingly and willfully uses or discloses personally identifiable information in violation of section 1411(g) of the Affordable Care Act.

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. True
- B. False

Correct Answer: A

**Topic - 1: Final Assessment**  
**Page - 23: Final Assessment Q22**

Question:

Which of the following violations of the Federally-facilitated Marketplace privacy and security standards may result in the imposition of a civil money penalty?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. Failure to provide a Privacy Notice Statement to an individual prior to the collection of personally identifiable information
- B. Knowing and willful use or disclosure of personally identifiable information in violation of section 1411(g) of the Affordable Care Act
- C. Failure to report a privacy incident consistent with the Centers for Medicare & Medicaid's Incident and Breach Notification Procedures
- D. Not meeting the 30-day deadline for deciding whether to grant or deny an individual's request for access to personally identifiable information pertaining to the individual

Correct Answer: B

**Topic - 1: Final Assessment**  
**Page - 24: Final Assessment Q23**

Question:

True or False: Agents and brokers can refuse to amend, correct, substitute, or delete personally identifiable information (PII) maintained and/or stored by the agent or broker unless an individual offers evidence that the PII is not accurate, timely, complete, relevant, or necessary to accomplish a function related to the Marketplace.

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. True
- B. False**

Correct Answer: B

**Topic - 1: Final Assessment**  
**Page - 25: Final Assessment Q24**

Question:

How many days does an agent or broker have to grant or deny a request for amendment, correction, substitution, or deletion of personally identifiable information that is maintained and/or stored by the agent or broker?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. 30 business days
- B. 10 business days**
- C. 90 business days
- D. 45 business days

Correct Answer: B

**Topic - 1: Final Assessment**  
**Page - 26: Final Assessment Q25**

Question:

True or False: A breach is the loss of control, compromise, unauthorized disclosure, unauthorized acquisition, or any similar occurrence where (1) a person other than an authorized user accesses or potentially accesses personally identifiable information or (2) an authorized user accesses personally identifiable information for an other than authorized purpose.

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. True
- B. False

Correct Answer: A

**Topic - 1: Final Assessment**  
**Page - 27: Final Assessment Q26**

Question:

Which of the following is NOT considered a privacy incident?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. Receipt of an email phishing for personally identifiable information
- B. Loss of hard copy documents containing personally identifiable information
- C. Emailing or faxing documents containing personally identifiable information to inappropriate recipients, whether intentionally or unintentionally
- D. Leaving documents containing personally identifiable information exposed in an area where individuals without approved access could read, copy, or move for future use

Correct Answer: A

**Topic - 1: Final Assessment**  
**Page - 28: Final Assessment Q27**

Question:

True or False: Security incidents are NOT a potential threat to the integrity of personally identifiable information.

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. True
- B. False**

Correct Answer: B

**Topic - 1: Final Assessment**  
**Page - 29: Final Assessment Q28**

Question:

True or False: Agents and brokers must have written procedures for incident handling and breach notification.

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. True**
- B. False

Correct Answer: A

**Topic - 1: Final Assessment**  
**Page - 30: Final Assessment Q29**

Question:

Which of the following incidents is considered a privacy incident?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. An incident that involves sharing personally identifiable information with an authorized person
- B. An incident where a consumer asks for enrollment assistance
- C. An incident that involves the actual or even suspected loss of personally identifiable information
- D. An incident where an agent or broker leaves blank paper applications on the copy machine

Correct Answer: C

**Topic - 1: Final Assessment**  
**Page - 31: Final Assessment Q30**

Question:

Which of the following should NOT be included as part of written procedures for incident handling and breach notification?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. Determine whether breach notification is required and, if so, identify the appropriate notification methods, timing, source, and contents
- B. Report suspected or confirmed incidents
- C. Determine if personally identifiable information is involved in the incident
- D. Become a certified incident investigator

Correct Answer: D

**Topic - 1: Final Assessment**  
**Page - 32: Final Assessment Q31**

Question:

If an agent or broker has a business partner that assists in performing Marketplace functions involving personally identifiable information, the business partner is not legally obligated to meet or exceed the same set of standards.

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. True
- B. False**

Correct Answer: B

**Topic - 1: Final Assessment**  
**Page - 33: Final Assessment Q32**

Question:

Which of the following best describes information security?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. The protection of information from access or use by any authorized person
- B. The protection of information and information systems from unauthorized access, use, disclosure, disruption, modification, or destruction in order to provide confidentiality, integrity, and availability**
- C. Authorized access to protected information for enrollment purposes in a Health Insurance Marketplace
- D. Authorized access to information for use, disclosure, disruption, modification, or destruction in order to provide confidentiality, integrity, and availability

Correct Answer: B

**Topic - 1: Final Assessment**  
**Page - 34: Final Assessment Q33**

Question:



The security controls described in the Privacy and Security Agreement with the Centers for Medicare & Medicaid Services require agents and brokers to ensure that personally identifiable information is protected against which of the following?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. Use of such information to perform any of the Marketplace authorized functions
- B. Any reasonably anticipated threats or hazards to the confidentiality, integrity, and availability of such information
- C. Destruction or disposal of such information in accordance with retention schedules
- D. Storage of such information on secure information technology (IT) resources

Correct Answer: B

**Topic - 1: Final Assessment**  
**Page - 35: Final Assessment Q34**

Question:

Which of the following is NOT a proper use of a Centers for Medicare & Medicaid Services (CMS) system?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. Refusing to share your log-in credentials with a colleague
- B. Conducting person searches for consumers who have given you consent to work with them for purposes of applying for and enrolling in a Marketplace plan
- C. Using scripts or automation tools to conduct person searches or to complete applications and submit enrollments on CMS websites
- D. Maintaining an active state license in every state where you are assisting consumers

Correct Answer: C

**Topic - 1: Final Assessment**  
**Page - 35: Final Assessment Q35**

Question:

True or False: Individuals are allowed to have only one Centers for Medicare & Medicaid Services Portal account.

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

A. True

B. False

Correct Answer: A

**Topic - 1: Final Assessment**

**Page - 35: Final Assessment Q36**

Question:

Which of the following is NOT a consequence of noncompliance with the terms and conditions of accessing Centers for Medicare & Medicaid Services (CMS) systems when assisting consumers with enrollments in Marketplace plans?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

A. Requirement to use a colleague's log-in credentials so you can continue to assist consumers with eligibility determinations and enrollments through the Marketplace

B. Civil and/or criminal penalties

C. Immediate and permanent disabling of your CMS Portal account

D. Termination of your Marketplace Agreement(s) with CMS

Correct Answer: A

**Topic - 1: Final Assessment**

**Page - 35: Final Assessment Q37**

Question:

Which of the following is NOT a key element to protecting information?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

A. Availability: Defending information systems and resources from malicious, unauthorized users to ensure accessibility by authorized users

**B. Accountability: Ensuring that accurate information is provided by consumers**

C. Confidentiality: Protecting information from unauthorized disclosure to people or processes

D. Integrity: Assuring the reliability and accuracy of information and information technology resources

Correct Answer: B

**Topic - 1: Final Assessment**  
**Page - 36: Final Assessment Q38**

Question:

True or False: Information security is achieved through implementing technical, managerial, and operational measures designed to protect the confidentiality, integrity, and availability of information.

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

**A. True**

B. False

Correct Answer: A

**Topic - 1: Final Assessment**  
**Page - 37: Final Assessment Q39**

Question:

Which of the following is NOT a type of threat that has the potential to cause unauthorized disclosure, changes, or destruction to an information asset?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. Natural (e.g., severe weather that could cause a power outage)
- B. Manmade (e.g., a thief looking to steal a laptop left unattended in a public place)
- C. Environmental (e.g., failure to encrypt an email containing personally identifiable information)
- D. Schedule (e.g., delay in receipt of management's approval for a planned system upgrade)

Correct Answer: D

**Topic - 1: Final Assessment**  
**Page - 38: Final Assessment Q40**

Question:

Which of the following would be considered a vulnerability to a system's security?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. Failing to install and regularly run an anti-virus program on a computer system
- B. Requiring all staff to complete an annual security awareness training program
- C. Using badge readers at each physical entrance to an office
- D. Following robust password protection protocols

Correct Answer: A

**Topic - 1: Final Assessment**  
**Page - 39: Final Assessment Q41**

Question:

Who is primarily responsible for ensuring that the computer an agent or broker uses to access the Marketplace is regularly updated with the latest security software to protect against any cyber-related security threats?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. The agent or broker
- B. The computer manufacturer
- C. The Department of Health & Human Services
- D. The state Department of Insurance

Correct Answer: A

**Topic - 1: Final Assessment**  
**Page - 40: Final Assessment Q42**

Question:

Which of the following data formats must be protected according to the Department of Health & Human Services' information policy?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. Electronic format only
- B. Paper format only
- C. Oral format only
- D. Electronic, paper, and oral formats

Correct Answer: D

**Topic - 1: Final Assessment**  
**Page - 41: Final Assessment Q43**

Question:

Which of the following is NOT a best practice related to patch management, a critical business function for effective data risk management?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. Ensure the operating systems and computer applications remain patched with the latest security updates
- B. Pay attention to security alerts and implement regularly scheduled patching activities
- C. Allow flexibility for emergencies
- D. Only perform patch updates in case of an emergency, so as not to interrupt regular business activities

Correct Answer: D

**Topic - 1: Final Assessment**  
**Page - 42: Final Assessment Q44**

Question:

Which of the following is NOT a step agents and brokers should take to help promote information security?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. Allow clients to share their private log-in credentials with them
- B. Change their passwords often
- C. Use a different password for each system or application
- D. Change their password immediately if they suspect it has been compromised

Correct Answer: A

**Topic - 1: Final Assessment**  
**Page - 43: Final Assessment Q45**

Question:

To achieve accountability for privacy and security standards, including appropriate monitoring and breach reporting, agents and brokers should NOT consider using which of the following methods?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. Establishing a workforce compliance plan that is efficient to implement
- B. Establishing a workforce compliance plan that adheres to federal and state regulations
- C. Developing self-assessment checklists for use by the agent's and broker's workforce
- D. Developing an inventory of where all of the personally identifiable information that the agent or broker is responsible for is stored

Correct Answer: A

**Topic - 1: Final Assessment**  
**Page - 1000: Congratulations**

Congratulations! You have completed the assessment for the Privacy and Security Standards course!

To exit this assessment and return to the learning management system for further training, select the Exit button in the upper right corner.