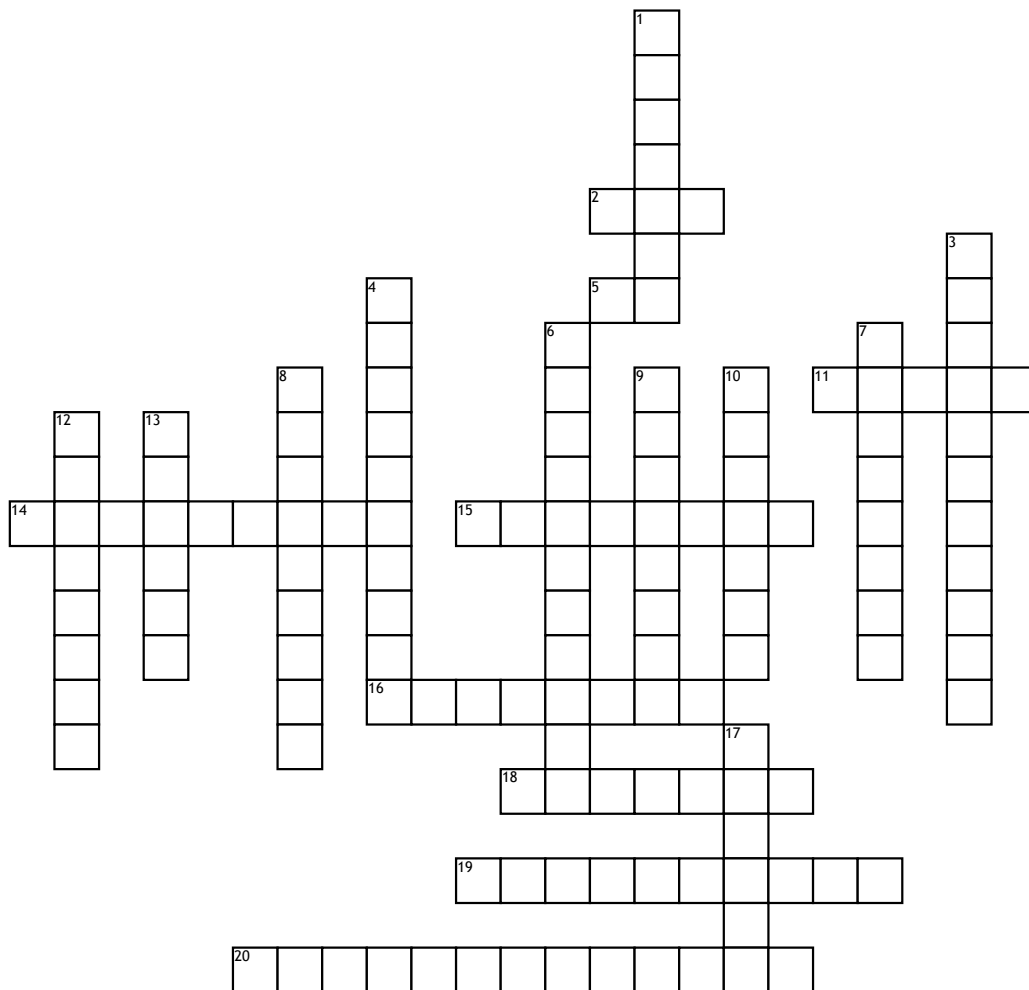# Chapter 9: Health and Disability Income Insurance

Across

2. stop-loss is a provision under which an insured pays a certain amount, after which the insurance company pays ___% of the remaining covered expanses

5. Major Medical expansive insurance pays about _____% of costs

11. _____ - of - service (POS) plan

14. A provision under which the insured pays a flat dollar amount each time a covered medical service is received

15. this expense coverage pays for some or all daily costs of room and board during hospital care

16. a reimbursement policy pays you back for actual _____

18. _____ limits: this provision defines a maximum benefit, either in terms of a dollar amount or in terms of days spent in hospital

19. an independent, nonprofit membership corporation that provides benefits for surgical and medical services

20. Blue Cross and Blue Shield are statewide _____ similar to private health insurance companies

Down

1. long term care protection makes sense for people with a net worth of $_____ to $2 million

3. Health _____ Organization (HMO)

4. an amount the insured must pay before benefits become payable by the insurance company

6. a provision under which both the insured and the insurer share the covered losses

7. care insurance provides constant care for extended illness or disability.

8. provides hospital care benefits

9. the best-known goverment health program is

10. this care refers to prepaid health plans that provide comprehensive health care to members.

12. Preferred _____ Organization (PPO)

13. insurance is protection that provides payments for benefits for a injury or sickness

17. care insurance may cover eye exams, glasses, contact lenses and ect.

Word Bank

organizations	100	expenses	copayment	hospital
Managed	Vision	Blue Cross	Maintenance	100,000
Point	80	Blue Shield	deductible	Benefit
Medicare	Provider	long-term	Health	coinsurance