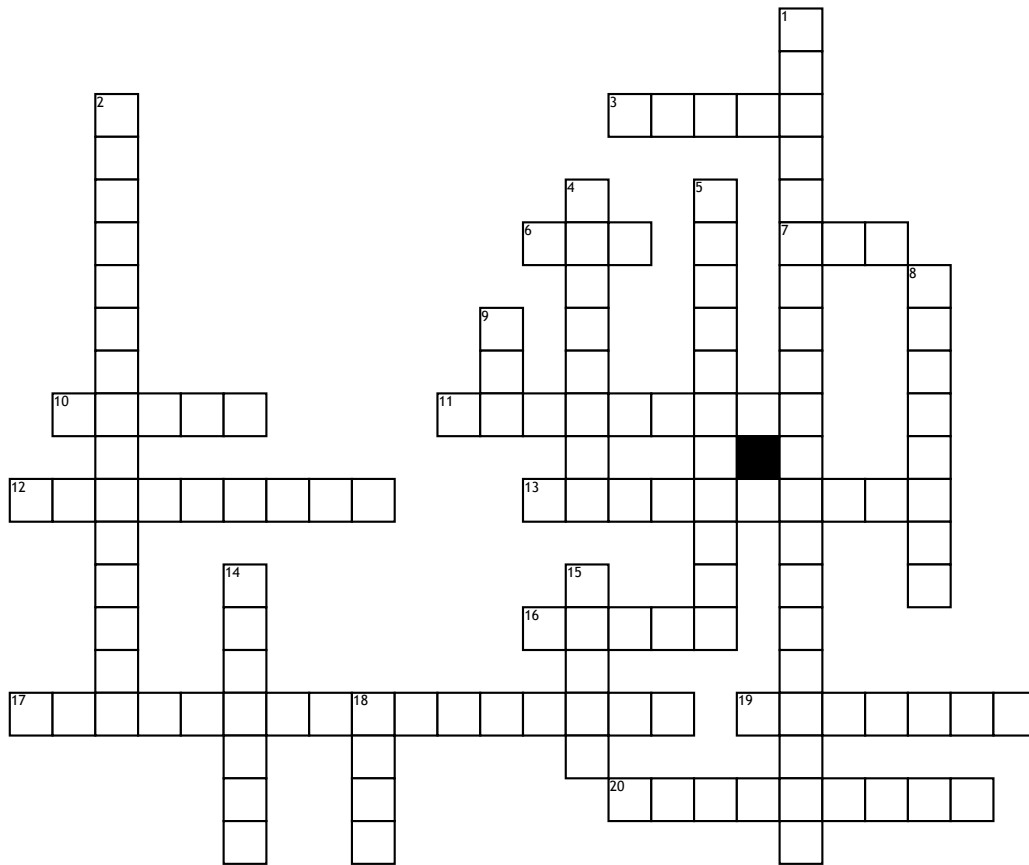


Chapter 9 Proof of Understanding



Across

- 3. Physician expense insurance provides benefits for what?
- 6. Should health insurance be a part of your overall insurance program to safeguard your family's economic security?
- 7. What health insurance provides a wide range of health care services for a fixed amount?
- 10. There is only one service of health care available
- 11. What is a flat fee you pay everytime you recieve a covered service?
- 12. Surgical Expense Insurance pays for all or some of the fees of an...?
- 13. What is a set amount that the policy holder must pay towards medical expenses before insurance?

- 16. Paying higher premiums can result in a longer waiting period to collect disability insurance
- 17. What insurance provides regular cash income when you're unable to work(pregnancy,illness,etc.)

- 19. What care refers to prepaid health plans that provide comprehensive health care to members
- 20. What is the independent medical corperation that provides protection against the cost of hospital care?

Down

- 1. Hospital, surgical, and physician expenses is included with...?
- 2. What does not smoking and driving carefully reduce?
- 4. 65 and older or younger with disabilities

- 5. What are prepaid health plans that provide comprehensive health care to members?

- 8. What care insurance provides day-in day-out care for extended illness or disability?

- 9. What is a group of doctors that agree to provide at rates approved by the insurer?

- 14. What fills the gap between insurance supplements medicare payments and medical costs not covered by medicare?

- 15. What medical expense insurance pays most of the costs exceeding those covered by the hospital, surgical and physician expense policies?

- 18. Health care costs have gone up faster than the rate of inflation

Word Bank

- | | | | |
|--------------|------------|------------|------------------------|
| Managed Care | Blue Cross | HMO | Longterm |
| False | Medicare | operation | Basic Health Insurance |
| PPO | X-rays | Yes | Health Care Costs |
| False | Major | Deductible | Managed |
| Medigap | copayment | True | Disability Income |