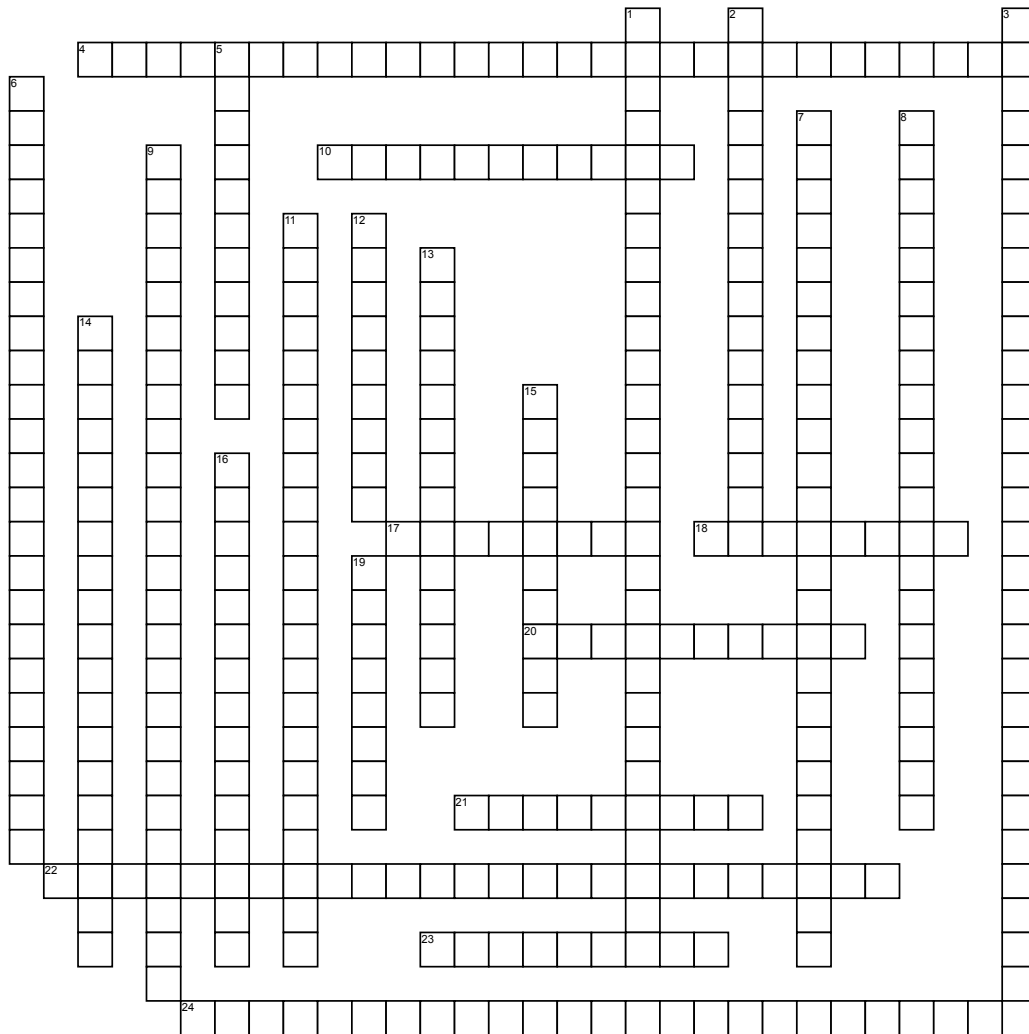


Exam 3



Across

4. Combination of hospital expense insurance, surgical expense insurance, and physician expense insurance

10. Prepaid health plans that provide comprehensive health care to members

17. A federal health program for people 65 or older, people of any age with kidney failure, and people with disabilities

18. A program of medical assistance to low-income individuals and families

20. a independent membership corporation that provides protection against the cost of surgical and medical care

21. A independent membership corporation that provides protection against the cost of hospital care

22. Provides payments to replace income when a insured person is unable to work

23. A provision under which the insured pays a flat dollar amount each time a covered medical service is received after the deductible has been met

24. Pays part or all of the surgeon's fees for a operation

Down

1. Pays most of the cost exceeding those covered by the hospital, surgical, and physician expense policies

2. Supplements medicare by filling the gap between medicare payments and medical costs not covered

3. A healthy insurance plan that provides a wide range of health care for a fixed, prepaid monthly premium

5. A provision under which both the insured and the insurer

6. Pays stipulated daily, weekly or monthly cash benefits during hospital confinement

7. major medical insurance with low deductible offered without separate basic plan

8. Pays for the cost of day-in, day-out care for long-term illness or disability

9. Provides benefits for doctor's fees for nonsurgical care, X-rays, and lab tests

11. Life insurance that does not provide policy dividends;also called a non-par policy

12. The amount received after giving up a life insurance policy

13. A network of selected contracted, participating providers; also called HMO-PPO hypbird

14. Life insurance that provides policy dividends; also called par policy

15. A amount the insured must pay before benefits become payable by the insurance company

16. a insurance plan in which the policyholder pays a specified premium each year for as long as he or she lives

19. A provision under which a insured pays a certain amount, after which the insurance company pays 100% of the remaining covered expenses

Word Bank

copayment

health maintenance organization

major medical expense insurance

managed care

stop-loss

deductible

medicaid

participating policy

basic health insurance coverage

blue cross

coinsurance

point-of-service

physician expense insurance

medigap insurance

nonparticipating policy

cash value

surgical expense insurance

whole life policy

disability income insurance

comp major medical insurance

long-term care insurance

hospital indemnity policy

medicare

blue sheild