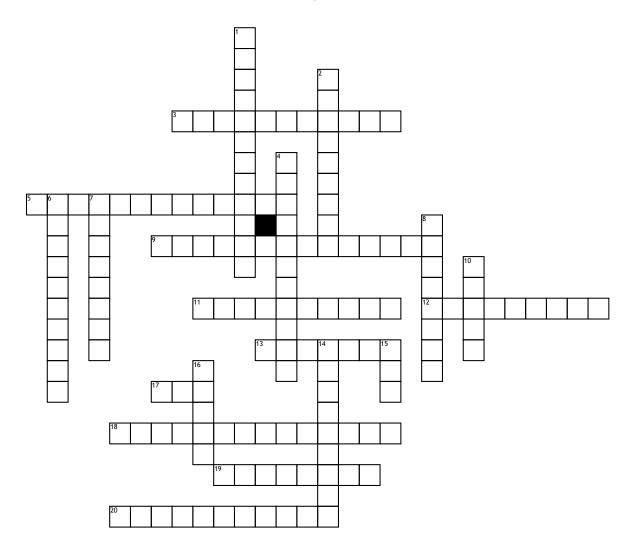
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## Finance Crossword



## **Across**

- **3.** a type of insurance where the insured pays a share of the payment against a claim
- **5.** pays the actual cost
- **9.** Combines features of HMO and POS
- **11.** a specific amount of money the insured must pay before the insurance company pays a claim
- **12.** cost sharing in the form of a flat dollar amount you pay
- **13.** Medicare Supplement Insurance Policy
- **17.** Health Maintenance Organization that manages care

- **18.** fixed amount per day for a hospital room
- **19.** examples of this are physician services, lab services, eyeglasses or prescription drugs
- **20.** varies with age, marital status and dependency

## Down

- 1. Flexible-Spending Accounts that are employee sponsored
- **2.** plan provisions for this include tax payments to small businesses and eliminating co-payments for preventative care
- **4.** the limit that the insured person will pay because the insurance doesn't cover it

- **6.** you qualify for this if you have been through hardship or are part of an explicitly exempt group
- 7. a federally funded program for those 65+ and certain disabled persons
- **8.** medical assistance offered to certain low-income individuals and families
- **10.** the Health Insurance Portability and Accountability Act of 1996
- 14. only pays specific amounts
- **15.** Preferred Provider Organization that creates more provider choices
- **16.** requires employers to offer employees and dependents the option to join group coverage after layoff