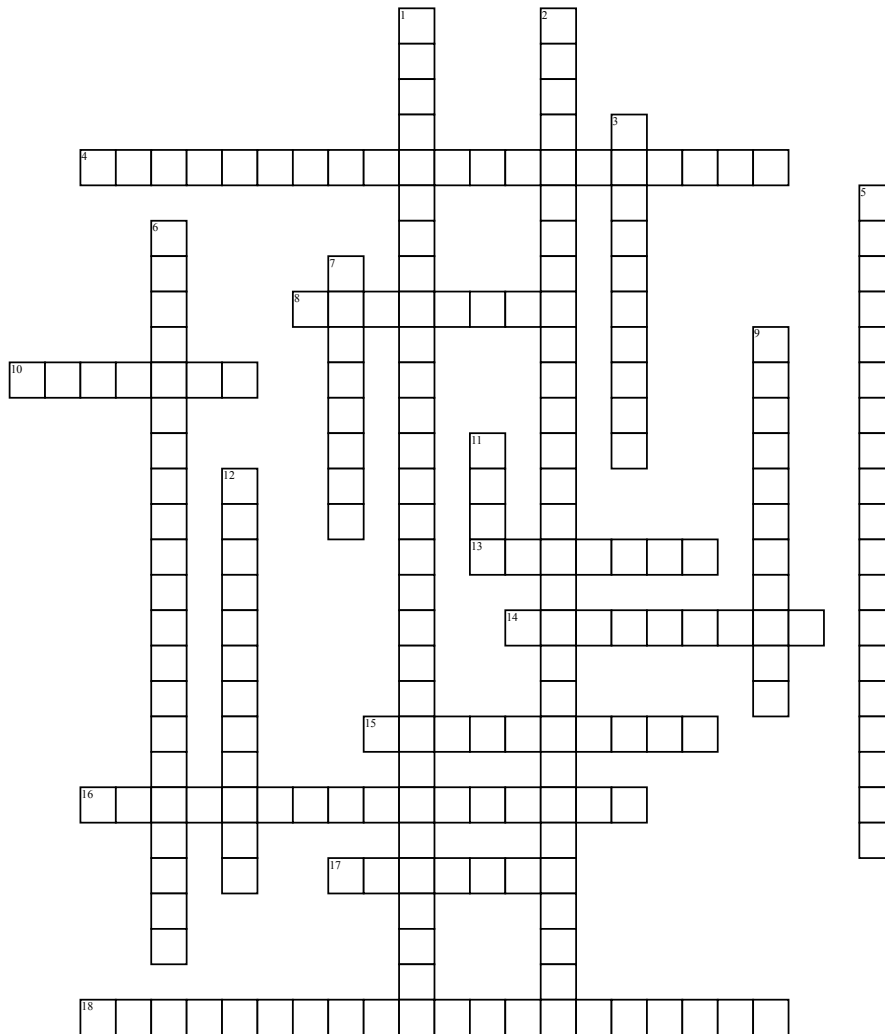


Health Insurance



Across

- 4. an agreement that authorizes insurance to send money directly to the doctors office instead of the patient
- 8. federal and state health insurance for low income families and individuals
- 10. a health care insurance program for uniformed service members and their families
- 13. your monthly insurance bill, each money you pay a certain specified amount to the insurance agency to receive access to the plan
- 14. a fixed amount you pay for a service or medicine
- 15. insurance pays the health care providers a certain amount of money per patient whether or not the patient seeks care

- 16. the provider is required to obtain consent from the insurance agency before insurance will cover the procedure/medicine/etc.
 - 17. medical insurance for veterans and families who qualify
 - 18. medical conditions and problems that occurred before the start date of health insurance coverage
- Down**
- 1. a type of private insurance that requires a PCP, requires you to stay in network, and has generally cheaper premium rates
 - 2. a type of private insurance that does not require a PCP, offers services out of network but for a higher price, and has generally more expensive premium rates
 - 3. how much you are required to pay for health services before your insurance plan kicks in

- 5. when an employee is injured at work they can file a claim and their company will pay for all their medical bills. All companies are required to have Workers Compensation
- 6. a statement from your insurance company providing details on payment of medical services you received
- 7. federal government healthcare that provides health insurance for people 65+
- 9. percentage of the cost that you pay for covered services
- 11. children's health insurance program for families who have income too high for Medicaid but too low to buy private health insurance. This is for children under 18 only
- 12. Method to determine when a plan is primary or secondary insurance. Whoever's birthday comes first in the calendar year is considered primary insurance.

Word Bank

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|-------------------------|---------------------------------|---------------------------------|
| Capitation | Assignment of benefits | Premium |
| Medicaid | Birthday rule | Copayment |
| Deductible | Medicare | Tricare |
| Pre-existing condition | Workers compensation | Preferred provider organization |
| Explanation of benefits | Health maintenance organization | ChampVA |
| CHIP | Preauthorization | Coinsurance |