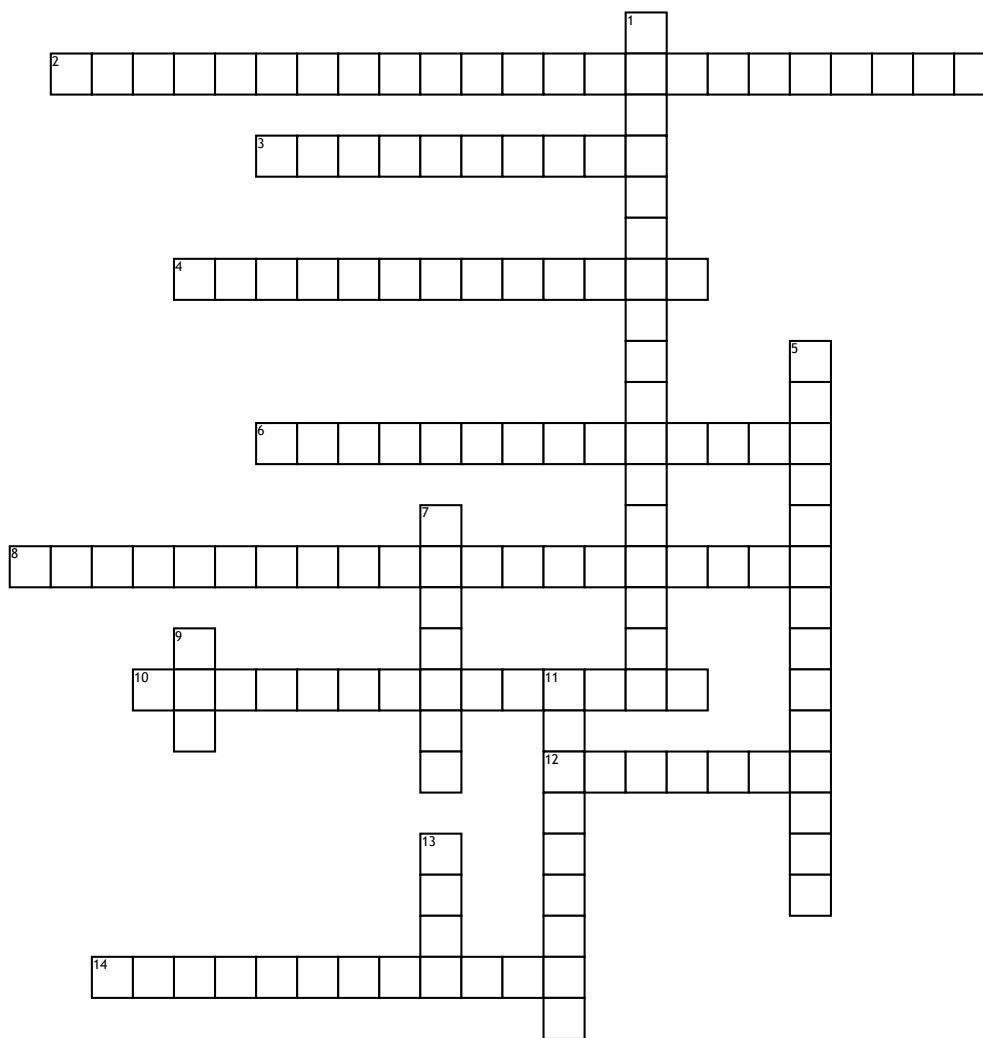


Name: _____ Date: _____ Period: _____

Health Insurance



Across

2. A tax-advantaged financial account that can be set up through a cafeteria plan of an employer that allows an employee to set aside a portion of earnings to pay for qualified medical expenses as established in the cafeteria plan

3. A set dollar amount that a person must pay before insurance coverage for medical expenses can begin.

4. Period for application of deductibles, after which time a deductible must again be satisfied.

6. An HMO plan which allows the member to pay lower Copayment or Coinsurance if they stay within the established HMO delivery system, but permits member to choose and receive services from an outside doctor, any time, if they are willing to pay higher Copayments, Deductibles, and possibly monthly premiums.

8. (PCP) A physician (M.D. - Medical Doctor or D.O. - Doctor of Osteopathic Medicine) who directly provides or coordinates a range of healthcare services for a patient.

10. Healthcare services rendered to persons who are not kept overnight in a healthcare facility.

12. The fee paid to a health insurance carrier by an enrolled company or individual, normally on a monthly basis, for the delivery and financing of healthcare services to the employees or the individual, and their dependents enrolled in the plan.

14. An employer-sponsored program that can be part of the overall health plan or a separate program.

Down

1. Any physician, hospital, pharmacy, laboratory, or other diagnostic center under contract with the health plan to provide services to members at a specified cost.

5. The period (usually once a year) during which subscribers in a health plan may have an opportunity to select an alternative plan being offered to them; or a period when uninsured employees and their dependents may obtain coverage

7. The facilities, providers, and suppliers your health insurer or plan has contracted with to provide healthcare services.

9. Health Maintenance Organization A legal corporation that offers health insurance and medical care.

11. Form of cost sharing whereby an insured person pays a specified flat amount per unit of service or unit of time (for example \$15 per visit, \$100 per day) while the insurer pays the remaining costs.

13. The Children's Health Insurance Program (CHIP) provides funds to states for health insurance to low-income families with children.

Word Bank

Wellness Plan
Open Enrollment
Primary Care Physician
Ambulatory Care
CHIP

In Network Provider
Point of Service
HMO
Flexible Spending Account
Premium

Copayment
Deductible
Benefit Period
Network