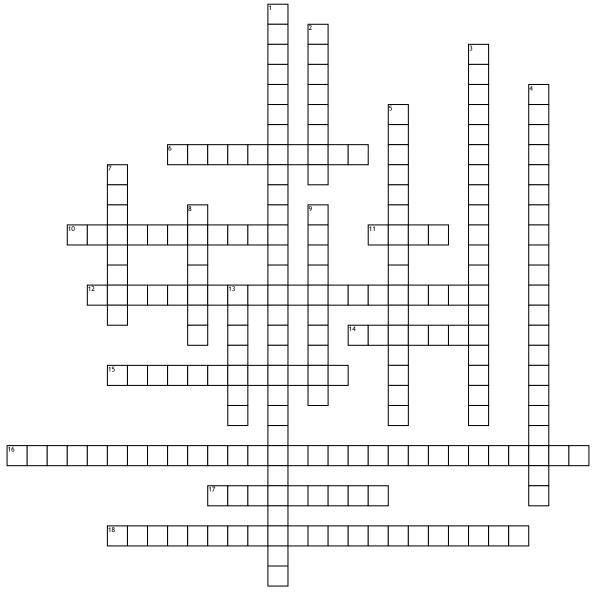
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## Insurance



## **Across**

- **6.** The health care provider is paid a fixed amount per member per month for each patient who is a member of a particular insurance organization regardless of whether services were provided.
- **10.** The percentage owed by the patient for services rendered after a deductible has been met and a co-payment has been paid.
- 11. Aimed at children in families who have incomes too high to qualify for medicaid but too low to afford private health insurance, only for children under the age of 18.
- **12.** A condition that existed before the insured's policy was issued.
- **14.** Established in 1973 for the spouses and dependent children of veterans who have total, permanent, service-connected disabilities.
- **15.** This determines the primary insurance when the patient is a child who has health care coverage through both parents.

- **16.** A network of providers and hospitals that are joined together to contract with insurance companies, employers, or other organizations to provide health care to subscribers and their families for a discounted fee.
- **17.** A specified amount the insured must pay toward the charge for professional services rendered at the time of service.
- **18.** A printed description of the benefits provided by the insurer to the beneficiary. **Down**
- 1. Group insurance that entitles members to services provided by participating hospitals, clinics, and providers.
- **2.** A joint funding program by federal and state governments for the medical care of low-income patients on public assistance.
- **3.** A form of insurance providing wage replacement and medical benefits to employees injured on the job or who have developed work-related disorders, disabilities, or illnesses.

- **4.** The authorization, by signature of the patient, for payment to be made directly by the patient's insurance to the provider for services.
- **5.** Is approval obtained from an insurer before services are rendered; additionally relates to whether the services are medically necessary.
- **7.** A federal program for providing health care coverage for individuals over the age of 65 or those who are disabled.
- **8.** Money amount paid for an insurance contract.
- **9.** A predetermined amount the insured must pay each year before the insurance company will pay for an accident or illness.
- 13. Established to aid dependents of active service personnel, retired service personnel and their dependents, and dependents of service personnel who died on active duty, with a supplement for medical care in military or public health service facilities.