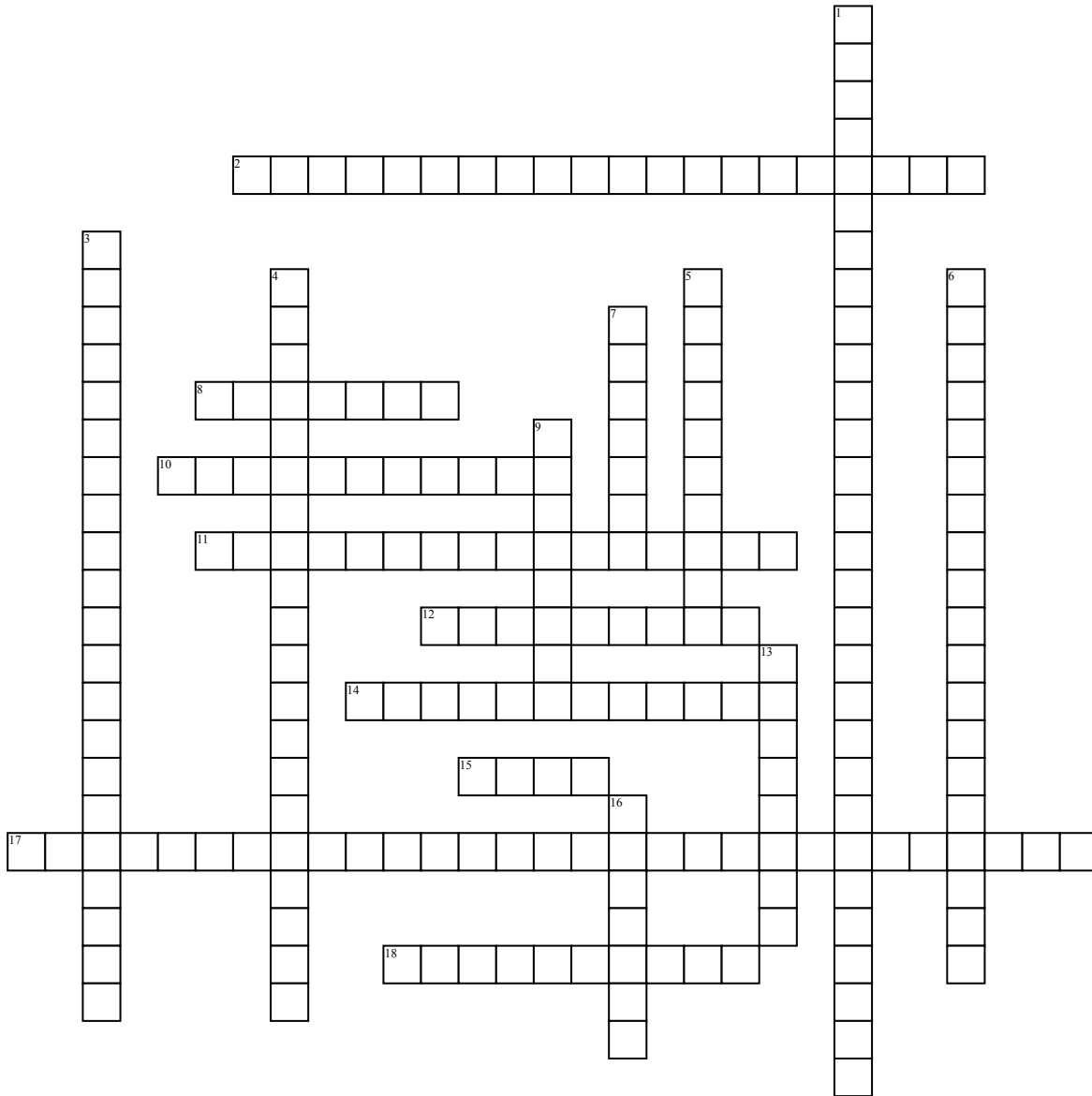


Name: _____

Insurance Vocabulary



Across

2. Any health condition that a person has prior to enrolling in health coverage.

8. A health care program for uniformed service members, retirees, and their families around the world.

10. A type of insurance in which the insured pays a share of the payment made against a claim.

11. A decision by your health insurer or plan that a health care service, treatment plan, prescription drug or durable medical equipment is medically necessary.

12. A fixed amount for a covered service, paid by a patient to the provider of service before receiving the service.

14. The health plan of the parent whose birthday comes first in the calendar year is designated as the primary plan, it doesn't matter which parent is older.

15. A program administered by the United States Department of Health and Human Services that provides matching funds to states for health insurance to families with children.

17. A type of health plan that contracts with medical providers, such as hospitals and doctors, to create a network of participating providers. You pay less if you use providers that belong to the plan's network.

18. The amount paid out of pocket by the policyholder before an insurance provider will pay any expenses

Down

1. A medical insurance group in which subscribers pay a predetermined fee in return for a range of medical services from physicians and healthcare workers registered with the organization.

3. A statement sent by a health insurance company to covered individuals explaining what medical treatments and/or services were paid for on their behalf.

4. An arrangement by which a patient requests that their health benefit payments be made directly to a designated person or facility, such as a physician or hospital.

5. The payment of a fee or grant to a doctor, school, or other person or body providing services to a number of people, such that the amount paid is determined by the number of patients, students, or customers.

6. A form of insurance providing wage replacement and medical benefits to employees injured in the course of employment in exchange for mandatory relinquishment of the employee's right to sue his or her employer for the tort of negligence.

7. A health benefits program in which the Department of Veterans Affairs shares the cost of certain health care services and supplies with eligible beneficiaries.

9. A federal and state program that helps with medical costs for some people with limited income and resources.

13. A federal government program that provides health care coverage (health insurance) if you are 65+, under 65 and receiving Social Security Disability Insurance for a certain amount of time, or under 65 and with End-Stage Renal Disease

16. An amount paid periodically to the insurer by the insured for covering risks.