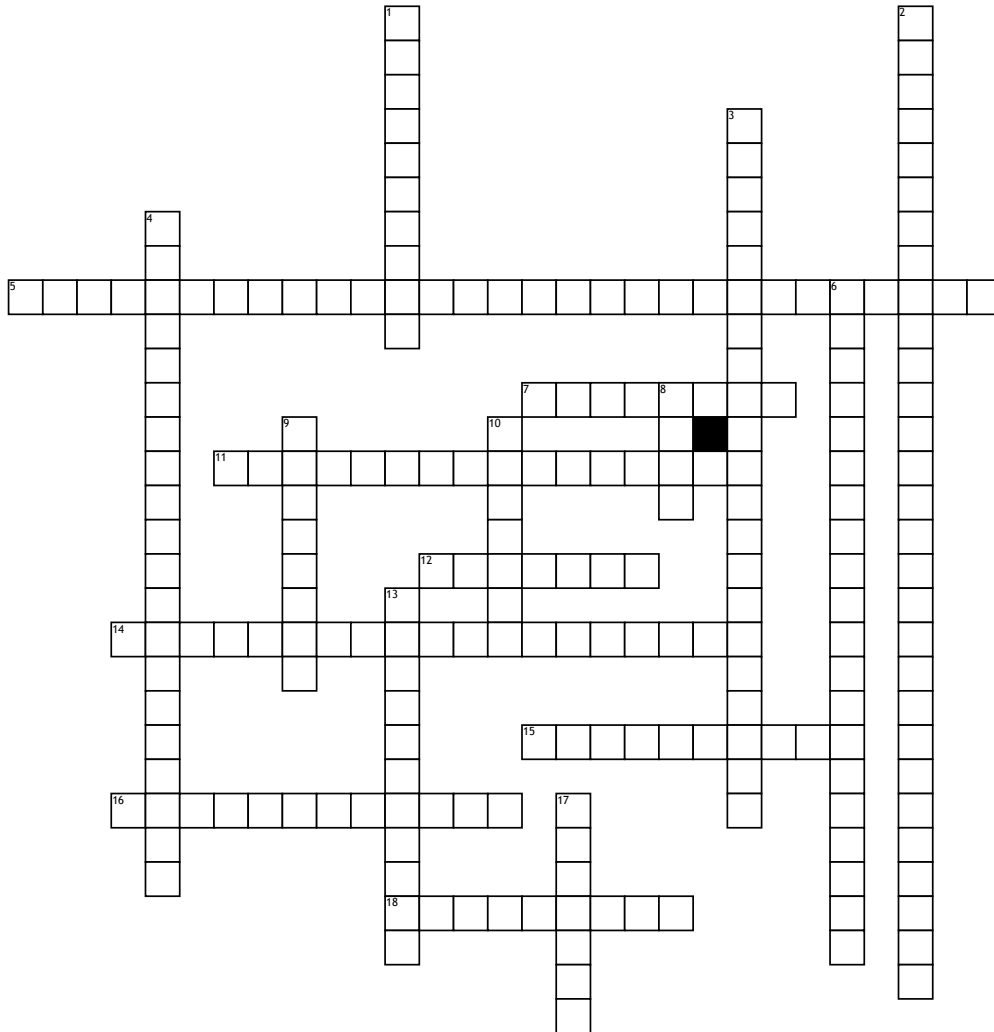


Name: _____

Insurance Vocabulary



Across

5. A managed care organization of medical doctors, hospitals, and other health care providers who have agreed with an insurer or a third-party administrator to provide health care at reduced rates to the top insurer's or administrator's clients.

7. What is a federal and state program that helps with medical costs for some people with limited income and resources?

11. The insurance company will not pay for a service unless the provider gets permission to provide the service.

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

14. A form of insurance providing wage replacement and medical benefits to employees injured in the course of employment.

15. The amount of money you will pay in an insurance claim before the insurance coverage kicks in and the company starts paying you.

16. What rule helps determine which health plan is the primary policy and which is secondary so that total coverage does not exceed 100 percent of charges?

18. Predetermined fee that an individual pays for health care services, in addition to what the insurance covers.

Down

1. A system of health insurance payments in which health professionals are paid fixed amounts per month based on the number of insured people they have as patients.

2. Medical insurance group that provides health services for a fixed annual fee.

3. A form or document provided to you by your insurance company after you had a healthcare service for which a claim was submitted to your insurance plan.

4. A medical condition that started before a person's health insurance went into effect.

6. The official way an insured person asks their insurance company to pay a professional or facility for services rendered.

8. 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.

9. A public health insurance program designed for individuals 65 and over and people with disabilities that covers hospitalization and other medical costs at free or reduced rates.

10. A health insurance program offered to members of the U.S. Military.

13. Portion of the medical cost you pay after your deductible has been met.

17. The amount of money an individual or business pays for an insurance policy.

Word Bank

Tricare

Preferred Provider Organization

Pre-existing Condition

Health Maintenance Organization

Preauthorization

Medicaid

Assignment of Benefits

Coinsurance

Copayment

Workers Compensation

Deductible

CHIP

Capitation

Medicare

Birthday Rule

Premium

ChampVA

Explanation of Benefits