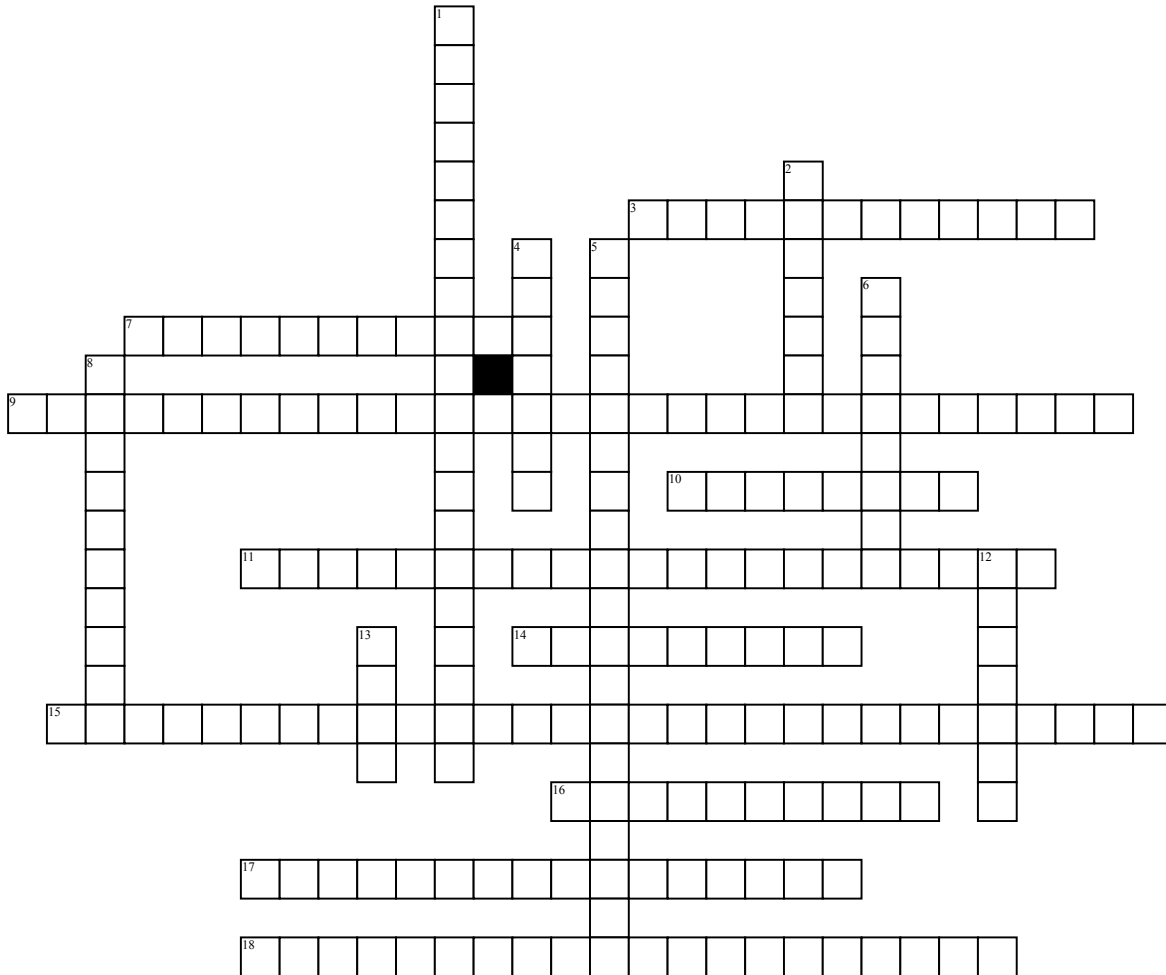


Insurance Vocabulary



Across

- 3. When there are two insurances holders, the birthday that comes first in the calendar year is the primary insurance
- 7. Percentage of cost of healthcare that beneficiary pays
- 9. PPO- healthcare provider and insurers makes agreements for reduced rates
- 10. Health insurance available to low income Americans
- 11. Letter explaining everything that insurance covered
- 14. Payment made before treatment by beneficiary

- 15. HMO- most affordable health insurance
- 16. Payment arrangement or fee made fo health care providers
- 17. Decision made by insurance that determines whether or not a procedure is covered
- 18. Condition that insured already had before subscribing to an insurance plan

Down

- 1. Transfers insurance claims to a third party
- 2. Health insurance for military veterans and their families

- 4. Amount paid monthly by the insured
- 5. When an injury or accident occurs on a job site and the company is responsible to pay for time off and medical care
- 6. Health insurance for Americans age 65 and older
- 8. Amount insured has to pay before insurance starts to cover care
- 12. Health insurance for active military members and their families
- 13. Health insurance for low income qualifiers under the age of 18