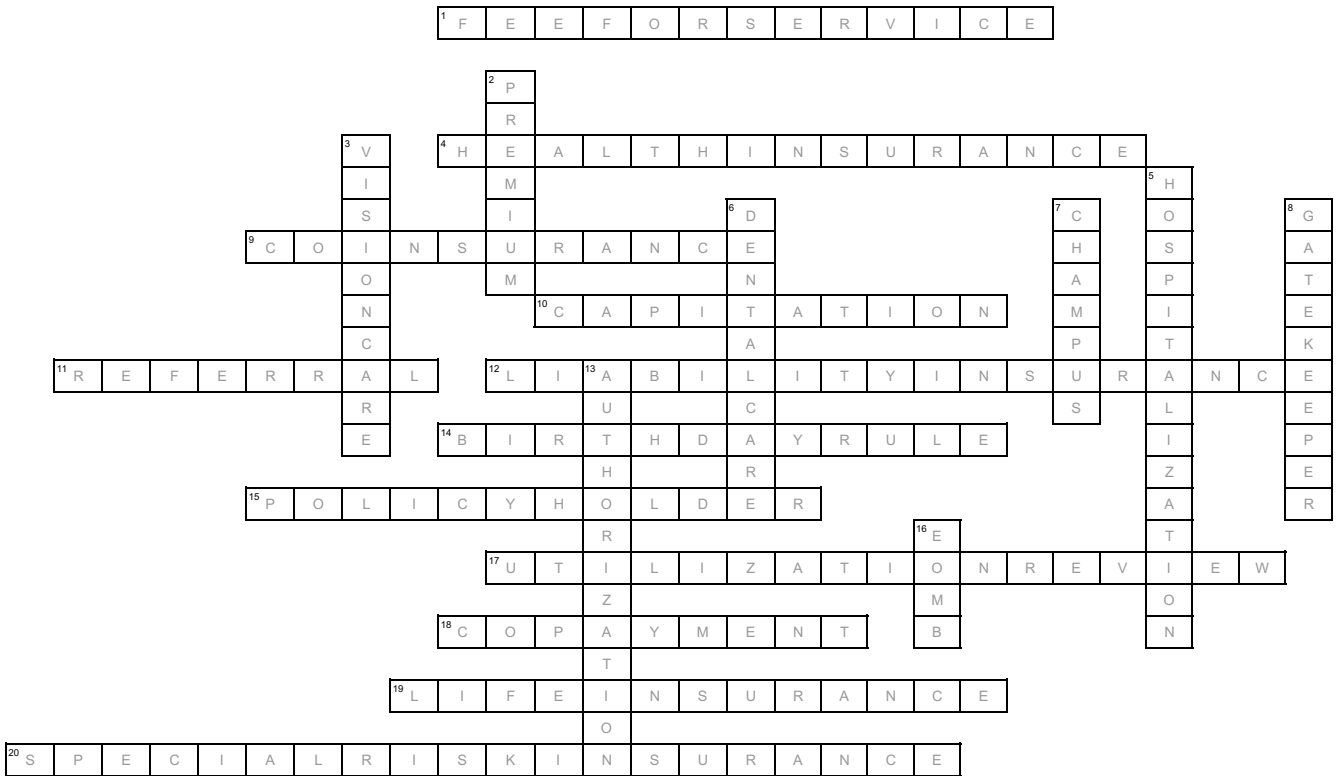


# Basics of Health Insurance



**Across**

1. An established schedule of fees set for services performed by providers and paid by the patient
4. protection in return for periodic premium payments that provides reimbursement of expenses resulting from illness or injury
9. provision frequently is found in medical insurance policies whereby the policyholder and the insurance company share the cost of covered losses in a specified ratio
10. a payment method used by many managed care organizations in which a fixed amount of money is reimbursed to the provider for patients enrolled during a specific period of time, no matter what services were received or how many visits were made.
11. An insurance term used when a primary care provider wants to send a patient to a specialist
12. Often includes benefits for medical expenses payable to individuals who are injured in the insured person's home or during an automobile accident
14. states that when an individual is covered under two insurance policies, the insurance plan of the policyholder whose birthday comes first in the calendar year (month and day, not year) becomes the primary insurance.
15. person who pays a premium to an insurance company and in whose name the policy is written in exchange for the insurance protection provided by a policy of insurance
17. a review of individual cases by a committee to make sure services are medically necessary and to study how providers use medical care resources
18. the sum of money paid at the time of medical service; it is a form of coinsurance
19. Provides payment of a specified amount on the insured's death
20. Protects a person in the event of a certain type of accident, such as an airplane crash

**Down**

2. periodic (monthly, quarterly, or annual) payment of a specific sum of money to an insurance company for which the insurer, in return, agrees to provide certain benefits
3. Covers a continuum of maintenance and health services for chronically ill, disabled, or mentally retarded individuals
5. Pays the cost of all or part of the insured person's hospital room and board and specific hospital services
6. Pays expenses involved in the care of the teeth and gums
7. Civilian Health and Medical Program of the Veterans Administration known as
8. a general practice or nonspecialist provider or physician responsible for the care of a patient for some health maintenance organizations
13. A term used in managed care for an approved referral
16. a letter or statement from Medicare that describes what was paid, denied, or reduced in payment.