

Health Insurance Consumer's Guide Worksheet

Choose from selections below to answer each question

Self insured plan	Basic Hospital Coverage	Underwriting	Small Employer Group Coverage
Major Medical Insurance	Individual Plan	HIPAA	Preferred Provider Organization
COBRA	HMO	Insurance Agent	Premium Increase Provision
Disability Income Insurance	Specified Disease Policy	Comprehensive Coverage	Consumer Complaint Form
Health Insurance	Conversion Provision	UCR Schedule	Managed Care Ombudsman

1. Protects against financial loss stemming from an accident or illness _____
2. This organization's members pay a fixed dollar amount, getting access to a wide range of healthcare services _____
3. Provides higher reimbursement if you go to a participating healthcare provider _____
4. Provides benefits related to hospitalization costs and associated medical expenses _____
5. Pays in and out of the hospital, may also cover prescription drugs and doctor visits _____
6. Combines basic and major medical plans under one policy _____
7. Provides replacement income for a specified period if you cannot work due to illness or injury _____
8. Provides benefits for medical expenses associated with a specific disease named in policy _____
9. Guaranteed issue group plan for businesses with a limited number of employees _____
10. Covers one person or all members of a family under one policy _____
11. Process by which an insurer evaluates your eligibility for coverage _____
12. Funded by the employer and pays all healthcare claims of its employees _____
13. Explains under what circumstances your insurance company can increase your premiums _____
14. Requires group health plans to offer continuation of coverage for at least 18 months _____
15. An insured group member that is leaving has the right to convert to an individual policy _____
16. Increases your ability to get health coverage when you start a new job _____
17. If an issue is not resolved to your satisfaction, this can be filed with the Bureau of Insurance _____
18. Promotes and protects the interests of persons covered under managed care plans _____
19. Where a person can obtain health insurance from _____
20. Insurers pay up to allowable charges for certain procedures based upon this _____