Health insurance vocabulary

1. **Coinsurance 2. Deductible 3. Short-term insurance 4. Claim 5. Co-Pay**

**6. Policy year 7.** Open enrollment 8. **Premium 9. Full coverage 10. Has**

**11. Medicare 12. Medicaid 13. Long-term disability insurance**

**Fill in the following blanks with the given words**

­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_a formal request for payment or services covered by the insurance policy.

\_\_\_\_\_\_\_\_\_\_\_\_the amount of a claim not covered by the insurance policy which the policyholder is responsible to pay.

\_\_\_\_\_\_\_\_\_\_\_\_ a set fee paid by the policyholder for medical expenses upon each occurrence, such as a doctor’s office visit, pharmaceutical purchase, and other medical services.

\_\_\_\_\_\_\_\_\_\_\_the amount that the policyholder must pay within a specified accumulation period before the insurance company will pay for coverage.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_insurance policy without a deductible.

-\_\_\_\_\_\_\_\_\_\_\_\_\_\_Health Savings Accounts

\_\_\_\_\_\_\_\_\_\_\_\_a policy that pays income to the insured during illnesses, injuries or disabilities that last longer than 90 days.

–

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_federal program offering government assistance for the medical needs of the needy

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_the federal governmental program offering hospitalization and supplemental medical coverage to U.S. citizens over the age of 65.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_the designated period of time when eligible members can subscribe to a health insurance plan.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_the amount of money an insurer charges to provide coverage.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_the year beginning with the effective date or the renewal date of a policy

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ similar to flex-term medical coverage. Short-term medical coverage is a major medical plan designed to protect you in the event of an illness or injury during "gaps" in your traditional medical coverage -- when you are between jobs or plans, a recent graduate, on strike, etc.