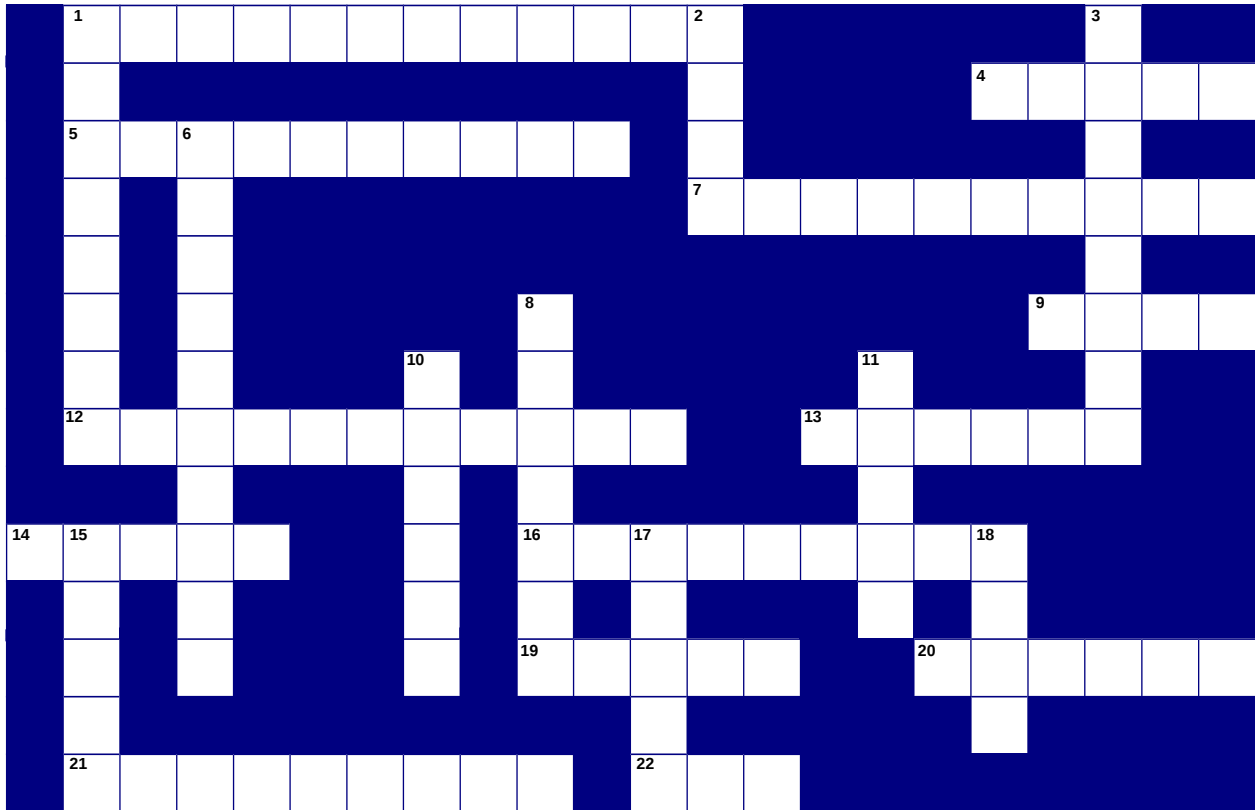


### Health Insurance Crossword Puzzle



**Across**

1. Health insurance to finance the cost of major illness and injury
4. An insurance company representative, licensed by the state
5. The amount of charges that must be absorbed by the protected person before benefits are paid by the company
7. \_\_\_\_\_ renewable contract—one which the insured has the right to continue
9. Any chance of loss
12. \_\_\_\_\_ period, time between the period of disability and the beginning of disability income insurance benefits
13. Termination of the policy because consumer has failed to pay premium with time required
14. A demand for payment of benefits
16. Benefits paid in a predetermined amount in the event of a covered loss
19. \_\_\_\_\_ period, a specific period after a premium payment is due in which consumer may make payment
20. Conditions that increase the likelihood of loss occurring
21. Specific conditions for which policy will not pay
22. Comprehensive health care group (abbr.)

**Down**

1. A government health insurance premium for those 65 and older
2. \_\_\_\_\_ term disability—offered for prolonged illness
3. Amount payable by insurance company for coverage
6. Physical or mental handicap resulting from injury or illness
8. Period from date of employment to date insurance is in force
10. Agreement attached to policy which exempts coverage for certain conditions normally covered
11. \_\_\_\_\_ benefits which include hospital, surgical, and doctor's visits
15. See 13 across (non payment of premium)
17. \_\_\_\_\_ benefits paid if someone dies
18. A policy is renewable each \_\_\_\_\_.

### Answer to the Health Insurance Crossword Puzzle

## Chapter 11 Homework

1. *Calculating the Amount of Reimbursement from an Insurance Company.* The Kelleher family has health insurance coverage that pays 80 percent of out-of-hospital expenses after a \$500 deductible per person. If one family member has doctor and prescription medication expenses of \$1,100, what amount would the insurance company pay?
2. *Comparing the Costs of a Regular Health Insurance Policy and an HMO.* A health insurance policy pays 65 percent of physical therapy cost after a \$200 deductible. In contrast, an HMO charges \$15 per visit for physical therapy. How much would a person save with the HMO if he or she had 10 physical therapy sessions costing \$50 each?
3. *Calculating Comprehensive Major Medical Insurance Cost.* Sarah's comprehensive major medical health insurance plan at work has a deductible of \$750. The policy pays 85 percent of any amount above the deductible. While on a hiking trip, she contracted a rare bacterial disease. Her medical costs for treatment, including medicines, tests, and a six-day hospital stay, totaled \$8,893. A friend told her that she would have paid less if she had a policy with a stop-loss feature that capped her out-of-pocket expenses at \$3,000. Was her friend correct? Show your computations. Then determine which policy would have cost Sarah less and by how much.
4. *Calculating the Amount of Disability Benefits.* Georgia Braxton, a widow, has a take-home pay of \$600 a week. Her disability insurance coverage replaces 70 percent of her earnings after a four-week waiting period. What amount would she receive in disability benefits if an illness kept Georgia off work for 16 weeks?