

Name: _____ Date: _____ Block: _____

What Do You Know About Health Insurance?

Directions: Match the statements with the correct word from the word bank and write it in the appropriate blank. Words can be used more than once.

Types of Insurance		
Private	Government Insurance (Medicaid)	Insurance Exchange
Open Enrollment	Prescription Insurance	

1. You can get this type of insurance through an employer

Private

2. You may be eligible for this type of low-cost/free insurance depending on your income

Government Insurance (Medicaid)

3. The time period where you can change your health insurance plan

Open Enrollment

4. The website where you can identify your insurance needs and enroll in a health insurance plan.

Insurance Exchange

5. You can get this type of insurance from the website in #4

*Private; Government Insurance (Medicaid)**
(Note: The DE Insurance Exchange site will link you to the Medicaid application website if you qualify)

6. This type of insurance helps to cover the cost of brand name and generic medication; it is included with some insurance plans

Prescription Insurance

Insurance Basics		
Deductible	Co-Pay	Life-Changing Event
Prescription	Premium	Coinsurance

7. How much money you pay out of pocket before insurance kicks in to pay their part; if this is higher, your monthly bill is usually lower

Deductible

8. The part (or %) of medical costs you pay once you have met your deductible

Coinsurance

9. A marriage, baby, or employment change that allows you to change coverage outside of open enrollment

Life-Changing Event

10. The monthly bill you pay for health insurance coverage

Premium

11. The abbreviation for this is often "RX" on insurance cards

Prescription

12. Fixed amount paid directly to the doctor, hospital, or other provider for medical services when you receive them

Co-Pay