Health Care Financing Terms

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 1  P |  |  | 2  P |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | R |  |  | R |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  | 3  C |  | E |  | 4  F | O | R | M | U | L | A | R | Y |  |  |  |  |
|  |  |  |  |  |  |  | 5  C |  |  |  |  |  | O |  | F |  |  | S |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | 6  F | E | E | F | O | R | S | E | R | V | I | C | E |  |  | 7  P | R | E | M | I | U | M |  |  |  |  |  |
|  |  |  |  |  |  |  | P |  |  |  |  |  | N |  | R |  |  | E |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  | 8  H | E | A | L | T | H | I | N | S | U | R | A | N | C | E | E | X | C | H | A | N | G | E |  |  |
|  |  |  |  |  |  |  | Y |  |  |  |  |  | U |  | E |  |  | T |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  | R |  | D |  |  | I |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  | A |  | P |  |  | V |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  | 9  I | N | C | R | E | M | E | N | T | A | L | I | S | M |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  | C |  | O |  |  | P |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  | E |  | V |  | 10  C | A | P | I | T | A | T | I | O | N |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | I |  |  | Y |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | D |  |  | M |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | E |  | 11  D | E | D | U | C | T | I | B | L | E |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | R |  |  | N |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | S |  |  | T |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

|  |  |
| --- | --- |
| **Across**  **4.** A list of prescription medications covered by your plan  **6.** A method in which doctors and other health care providers are paid for each service performed  **7.** The amount you or your employer pays each month in exchange for insurance coverage  **8.** An online marketplace where consumers can compare and buy individual health insurance plans  **9.** A policy of making changes by degrees  **10.** A fixed payment made periodically to a medical service provider (as a physician) by a managed care group (i.e. HMO) in return for medical care provided to enrolled individuals  **11.** The amount of money you must pay each year to cover eligible medical expenses before your insurance policy starts paying | **Down**  **1.** A healthcare professional, hospital, or pharmacy that is part of a health plan’s network of preferred provider  **2.** Work by assigning a fixed payment rate to specific treatments  **3.** The amount you pay to share the cost of covered services after your deductible has been paid  **5.** Pay a flat fee for certain medical expenses while the insurance company pays for the rest |

   Capitation        Coinsurance       Copay       Deductible       Fee for service       Formulary        Health Insurance Exchange        Incrementalism        Preferred Providers       Premium       Prospective Payment