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Hospitals and Health Insurance

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| **Across**  **2.** Officially recognized and authorized  **5.** This is the percentage of money that you are expected to pay after the deductible is reached.  **9.** Health insurance for very low-income people, funded by federal and state government  **10.** Health Maintenance Organization offer coverage similar to that of a major medical policy.  **11.** After you have paid this amount of money, your health insurance will cover 100% of your costs for medical services that are included in your plan.  **13.** If you think you have been treated unfairly or your claim was handled incorrectly you can file this form.  **15.** Some plans require that you precertify a healthcare service or procedure.  **17.** Offer a fixed amount of payment for the type of service or disease or injury.  **18.** These plans in the Marketplace have the highest premiums but the lowest deductible.  **19.** The flat fee that you are expected to pay for a medical service, such as a doctor’s appointment  **20.** The groups of healthcare providers, laboratories, pharmacies, etc. that are connected to a specific health insurance company. | **Down**  **1.** If you suffer a hardship, you can apply for this plan  **3.** Lowest premiums, high deductibles  **4.** A system that organizes people, institutions and resources to deliver health care services  **6.**  This type of policy generally have a deductible and co-insurance with a lifetime maximum limit.  **7.** The amount of money that an individual pays before the benefits of health insurance kick in and co-insurance starts  **8.** Preferred Provider Organizations provide consumers with economic incentives if they contract to patronize a particular group of healthcare providers.  **12.** The amount of money that you and/or your employer pays the insurance company every month or year as part of the insurance plan  **14.**  Federal health insurance program for people over 65  **16.** If you qualify, you can apply for it at any time during the year |