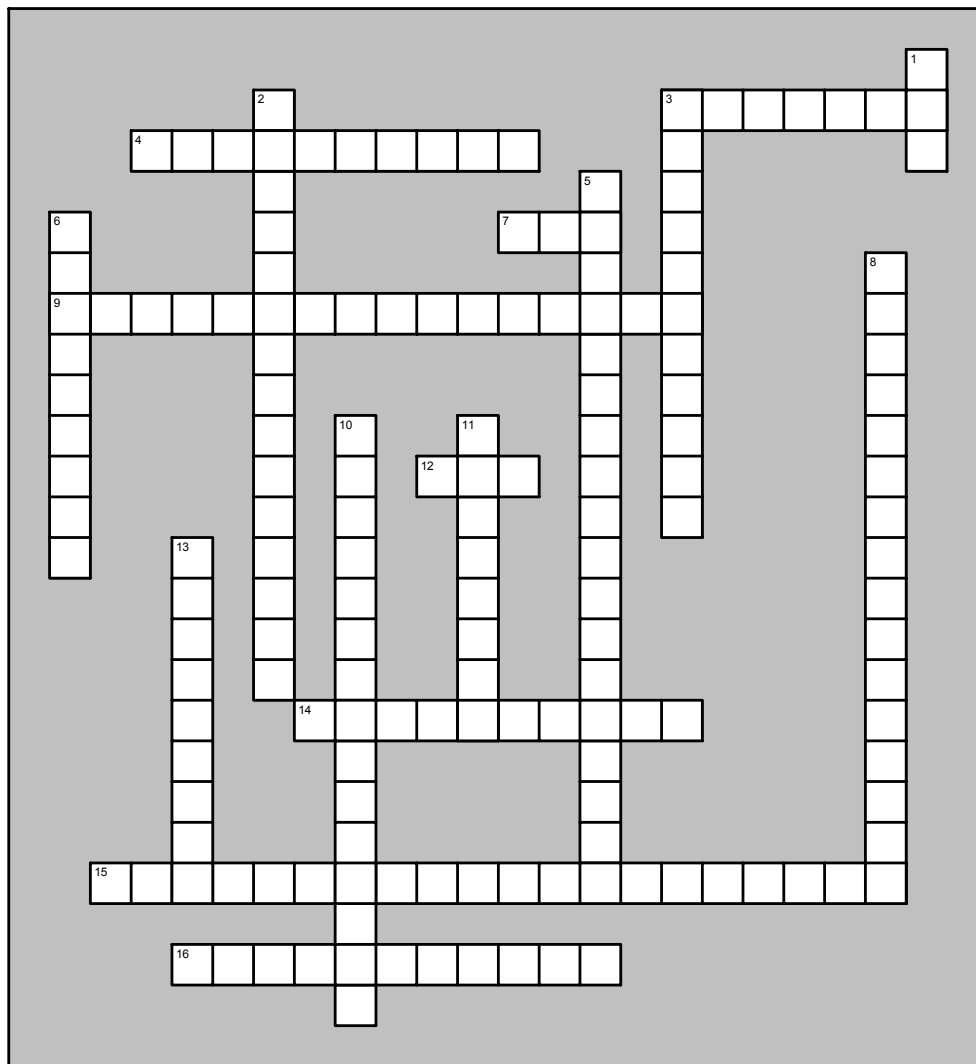


Chapter 9: Health and Disability Income Insurance



Across

3. Insurance that supplements Medicare by filling the gap between Medicare payments and medical costs not covered by Medicare. (Also called "MedSup.")
4. An amount the insured must pay before benefits become payable by the insurance company.
7. A health insurance plan that directly employs or contracts with selected physicians, surgeons, dentists, and optometrists to provide a wide range of health care services for a fixed, prepaid monthly premium. (abbreviation)
9. Insurance that provides benefits for doctors' fees for nonsurgical care, X rays, and lab tests.
12. Insurance that provides day-in, day-out care for long-term illness or disability. (abbreviation)
14. An independent, nonprofit membership corporation that provides protection against the cost of surgical and medical care.
15. Coverage that includes hospital expense insurance, surgical expense insurance, and physician expense insurance.
16. A provision under which both the insured and the insurer share the covered losses.

Down

1. A group of doctors and hospitals that agree to provide health care at rates approved by the insurer. (abbreviation)
2. Insurance that pays part or all of the surgeon's fees for an operation.
3. Prepaid health plans that provide comprehensive health care to members.
5. A network of selected contracted, participating providers; also called an "HMO-PPO hybrid" or "open-ended HMO."
6. A provision under which the insured pays a flat dollar amount each time a covered medical service is received after the deductible has been met.
8. Insurance that provides payments to replace income when an insured person is unable to work.
10. Insurance that pays part or all of hospital bills for room, board, and other charges.
11. A provision under which an insured pays a certain amount, after which the insurance company pays 100 percent of the remaining covered expenses.
13. An independent, nonprofit membership corporation that provides protection against the cost of hospital care.