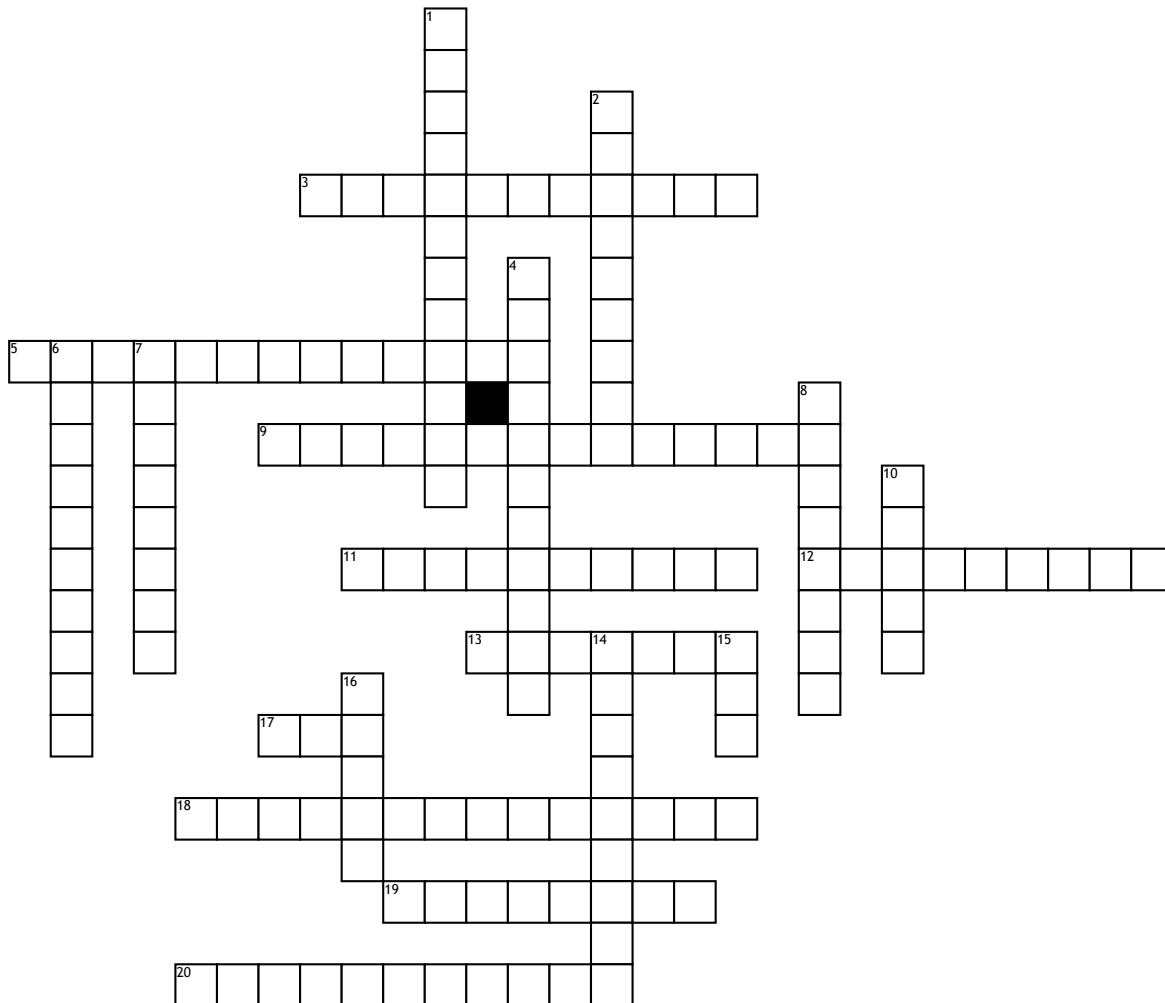


Finance Crossword



Across

3. a type of insurance where the insured pays a share of the payment against a claim
5. pays the actual cost
9. Combines features of HMO and POS
11. a specific amount of money the insured must pay before the insurance company pays a claim
12. cost sharing in the form of a flat dollar amount you pay
13. Medicare Supplement Insurance Policy
17. Health Maintenance Organization that manages care

18. fixed amount per day for a hospital room
19. examples of this are physician services, lab services, eyeglasses or prescription drugs

20. varies with age, marital status and dependency

Down

1. Flexible-Spending Accounts that are employee sponsored
2. plan provisions for this include tax payments to small businesses and eliminating co-payments for preventative care
4. the limit that the insured person will pay because the insurance doesn't cover it

6. you qualify for this if you have been through hardship or are part of an explicitly exempt group

7. a federally funded program for those 65+ and certain disabled persons

8. medical assistance offered to certain low-income individuals and families

10. the Health Insurance Portability and Accountability Act of 1996

14. only pays specific amounts

15. Preferred Provider Organization that creates more provider choices

16. requires employers to offer employees and dependents the option to join group coverage after layoff