

# Health Insurance Basics

## Directions:

For this activity, watch a short video and fill in the blanks to make your own info sheet on the basics of health insurance.

**1) Watch the video** (click on the link or copy and paste the URL into your web browser)

[Health insurance terms you need to know](https://www.youtube.com/watch?v=vP-lKedQ1Dg) by How to Adult

[youtube.com/watch?v=vP-lKedQ1Dg](https://www.youtube.com/watch?v=vP-lKedQ1Dg)

**2) Fill in the blanks as you watch the video.**

Regardless of whether you purchase your own insurance plan or you have a plan sponsored by your employer, an insurance policy outlines how much you are \_\_\_\_\_ and what kind of \_\_\_\_\_ the company will pay for.

Insurance policies typically last for \_\_\_\_\_ year(s). You may sign up for a new one towards the end of the calendar year. You may be able to change it sooner if you experience any of these during the year:

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

You may need separate insurance policies to cover care for these body parts:

1) \_\_\_\_\_ 2) \_\_\_\_\_

## Key Definitions

- **Insurance premium:** How much you pay each \_\_\_\_\_ for service. May be taken out of your \_\_\_\_\_ if your employer sponsors your health insurance plan.
- **Deductible:** The amount you must pay for your healthcare before your insurance company will start \_\_\_\_\_ your claims (i.e., the bills for your services).
- **Health maintenance organizations (HMO):** These insurance networks only cover procedures performed by certain providers who are \_\_\_\_\_.
- **Preferred provider organization (PPO):** These insurance networks will cover your visits at different rates depending on whether your provider is \_\_\_\_\_ or not.
- **Copayment:** A \_\_\_\_\_ amount that is expected to be paid at the doctor's office after your visit or procedure.
- **Coinsurance:** A \_\_\_\_\_ of the bill you have to pay after the deductible is met.



# How to Find A Doctor

## Directions:

For this activity, watch a short video and fill in the blanks to make your own info sheet on how you can find a doctor that might be a good fit for you.

**1) Watch the video** (click on the link or copy and paste the URL into your web browser)

[How to Choose a Doctor \(In the U.S.\)](https://www.youtube.com/watch?v=vP-lKedQ1Dg) by How to Adult

**[youtube.com/watch?v=vP-lKedQ1Dg](https://www.youtube.com/watch?v=vP-lKedQ1Dg)**

**2) Fill in the blanks as you watch the video.**

A primary care physician (PCP) is a doctor you may visit for:

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

You may want to visit a PCP regularly because:

- \_\_\_\_\_
- \_\_\_\_\_

## How to Find a Primary Care Physician

1. Consider any \_\_\_\_\_ you are currently experiencing.
2. Do a quick \_\_\_\_\_ for PCPs in your area OR check if any of the \_\_\_\_\_ you already see are PCPs.
3. For people with \_\_\_\_\_, your \_\_\_\_\_ may also be a PCP. You can call or check their website to make sure.
4. Check to see if the PCP is \_\_\_\_\_ for your health insurance plan.
5. Consider asking \_\_\_\_\_ and/or \_\_\_\_\_ for recommendations on PCPs or checking board \_\_\_\_\_ of the PCPs you are interested in.

