

LifeSmarts U

Healthcare Coverage Lesson Plan

Tell Me the Question

This is the text version of the PowerPoint gameshow-style activity found at this <u>link</u>.

| | Pay Your Way | Know The Terms | What's The Plan | Affordable Care Act | Happy Birthday |
|------|--|--|---|---|---|
| Q100 | An amount paid to have insurance | A person covered by an insurance policy | Insurance offered by a company and not the government | Asthma, cancer, diabetes – you cannot be denied new coverage for one of these | Stay on a parent's plan |
| Q200 | Fixed amount you pay for a covered health care service | | Federal health insurance primarily for those 65 and older | Health care services covered at no cost to you | Eligible for Medicare |
| Q300 | Amount you pay before health insurance pays | Contract detailing terms of insurance coverage | Private insurance plans that supplement Medicare | Spending limits no longer allowed | May apply for a catastrophic plan |
| Q400 | Percentage of costs you pay, even after meeting deductible | Tax-advantaged savings account to pay for health care expenses | Plan that pays providers for each service performed | There are 10, including mental health and prescription drugs | Pediatric preventive dental and vision coverage ends |
| Q500 | Collectively, medical expenses not reimbursed by insurance | Annual period when health care plans accept new applicants | States allowed to expand eligibility to 138% of the federal poverty level | Where to shop for, and enroll in, private health insurance | Currently without health insurance? Pregnancy does not, but the birth of a child does |

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|------|------------------------------|-------------------------------------|--------------------------------|---|--|
| Q100 | What is a premium | What is insured | What is private insurance | What are pre-existing conditions | What is up to age 26 |
| Q200 | What is a copay or copayment | What is health insurance | What is Medicare | What is preventive care | What is at age 65 |
| Q300 | What is a deductible | What is a policy | What is Medigap insurance | What are lifetime limits or annual limits for essential health benefits | What is under 30 |
| Q400 | What is coinsurance | What is a Flexible Spending Account | What is a fee-for-service plan | What are essential health benefits | What is at age 19 |
| Q500 | What is out-of-pocket | What is open enrollment | What is Medicaid | What is the Marketplace or Exchange | What is eligible for a Special Enrollment Period |