# **Health Care Terms**

## **Types of Insurance**

Private Health Insurance-

HMO (Health Maintenance Organizations) -

Medicare –

Medicaid -

State Children's Health Insurance Program (SCHIP) -

Universal Health Care -

**Rising Costs of Insurance** 

The Uninsured-

"Miracle" Drugs-

**Rising Life Expectancy-**

**Fee-For-Services-**

#### **The Healthcare System**

#### Primary Care Physicians (PCP)-

"Gatekeepers"-

**Referrals-**

Specialists-

## **Health Insurance Policies**

Premium-

**Deductible-**

**Copayment-**

**Coverage limits:** 

Medical Necessity-

# **How Insurance Companies Increase Profits**

**Pre-existing Conditions-**

**Exclusions:** 

Life-time Caps-

Outpatient -

**People's Methods to Save Money** 

**Remain Uninsured-**

**Drug Re-importation-**

Go To the Doctor Less-

## **Other Recurring and Current Healthcare Issues**

Affordable Healthcare and Patient Protection Act (Obamacare)-

Euthanasia-

**Tort Reform-**

