

COMPARE: Types of Health Insurance Plans

There are a LOT of options regarding health insurance, but in the end it boils down to THREE main variables:

- A. **How is the cost of medical care being divided?** - Meaning when you need medical care, what percentage are you agreeing to pay and what percentage will the insurance company pay?
- B. **What type of plan are you purchasing?** - Different plan types have different rules about which doctors you are able to see and how much it costs to see them.
- C. **Where are you purchasing your plan from?** - There are dozens of different health insurance companies competing for your business, offering a variety of plans based on the previous two criteria.

(Note: This activity will focus only on variables A and B. Since purchasing a health insurance plan online often involves providing personal information, the activity does not attempt to simulate that variable.)

Part I: How Is the Cost of Medical Care Being Divided?

Every insurer offers a variety of plans that spread the cost of medical coverage differently between you and them. Plans in the insurance "Marketplace" are classified as Platinum, Gold, Silver, Bronze, or Catastrophic. Watch the first part of [Health Insurance 101: Types of Plans](#) through 2:05 to learn more about these categories. Then, answer the questions below.

1. In your own words, explain what actuarial value is.

a percentage that shows how much of the average costs of covered benefits a health insurance plan will pay

2. Using the information from the video, fill out the table below for the different plan "metals".

| Plan | Platinum | Gold | Silver | Bronze |
|-----------------|----------|------|--------|--------|
| % YOU Pay | 10% | 20% | 30% | 40% |
| Actuarial Value | 90% | 80% | 70% | 60% |

The Health Insurance Answer

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The Health Insurance Answer:

National Health Insurance United States. Congress. House. Committee on Interstate and Foreign Commerce. Subcommittee on Health and the Environment,United States. Congress. House. Committee on Ways and Means. Subcommittee on Health,1980 *What Is Health Insurance (Good) For?* Robert D. Lieberthal,2016-08-26 This informative volume synthesizes the literatures on health economics risk management and health services into a concise guide to the financial and social basics of health insurance with an eye to its wide scale upgrade Its scope takes in concepts of health capital strengths and limitations of insurance models the effectiveness of coverage and services and the roles of healthcare providers and government agencies in the equation Coverage surveys the current state of group and public policies most notably the effects of the Affordable Care Act on insurers and consumers and the current interest in universal coverage and single payer plans Throughout the author provides systemic reasons to explain why today s health insurance fails so many consumers concluding with reality based recommendations for making insurance more valuable to both today s market and consumer well being Included among the topics Defining health insurance and healthcare finance Consuming and investing in health The scope of health insurance and its constraints Matching health insurance supply and demand The role of government in health insurance Ongoing challenges and the future of health insurance Bringing a needed degree of objectivity to often highly subjective material What Is Health Insurance Good For is a call to reform to be read by health insurance researchers including risk management insurance and health services research professionals practitioners and policymakers **The Medical Library Association Guide to Answering Questions about the Affordable Care Act** Emily Vardell,2015-10-16 Following the passage and implementation of the Affordable Care Act ACA librarians are more frequently called upon to provide assistance with navigating the Health Insurance Marketplace and understanding health insurance terminology and forms Libraries offer an ideal context for health insurance information seeking as librarians have traditionally assisted with completing public assistance forms and are well trained in ascertaining and meeting information needs This book is designed to serve as a practical guide for librarians seeking to learn more about the ACA locate authoritative nonbiased information regarding the ACA and serve patrons searching for ACA information for personal or research purposes While the book focuses specifically on the unique role that health sciences librarians play in serving the general public health care providers biomedical researchers and health sciences students the book contains guidance relevant to any information professional working with ACA information Tailored to a librarian audience this authoritative guide from the Medical Library Association begins with a general introduction to the Affordable Care Act highlighting the aspects of the ACA legislation most pertinent to librarians The following chapter focuses on the role of the librarian in relation to ACA implementation Next a chapter on health insurance literacy provides a foundation for those seeking to familiarize themselves with research on individuals understanding of health insurance concepts The following chapter builds

on this foundation discussing how a librarian can breakdown an ACA question including a step by step guide The last part of the book focuses on trends in ACA and health insurance information provision It begins with a general overview of the types of ACA information services librarians are providing Next ten librarians are highlighted as case studies of the types on information services provided by health sciences librarians responding to ACA information needs These chapters are designed to serve as springboards for those librarians interested in learning best practices and recommendations The last chapter contains an authoritative list of recommended unbiased ACA resources This annotated bibliography is an excellent place for librarians to familiarize themselves with ACA logistical information as well as locate authoritative resources on insurance terminology As librarians are increasingly being called upon to address health insurance information needs from the general public as well as researchers this text provides concrete helpful advice in providing unbiased evidence based answers

[Insurance Solutions-Plan Well, Live Better](#) Laura D. Cooper, Esq.,2002-09-01 When faced with long term disability or chronic illness many people find the financial consequences as harrowing as the disease itself Cooper shows that with adequate planning insurance should cover any and all disability related costs In fact by choosing the right insurance people can maximize their lifestyle and gain financial freedom Readers will learn how to look at various insurance options including life disability health and long term care from a new perspective They will discover that they do have options for reliable insurance and ultimately financial security Cooper offers practical advice on finding insurance evaluating its coverage and avoiding pitfalls Using a logical workbook approach this resource gives readers exercises worksheets and checklists to help them judge whether they are adequately prepared for dealing with disability related costs In a step by step manner they will learn how to Catalog current illness relevant insurance data Evaluate the comprehensiveness and quality of existing insurance products Improve their insurance plans She shows readers precisely how to foresee whether their present insurance plans will help them safeguard assets even in the worst scenario If readers find serious potential problems in their coverage this excellent practical book offers concrete information for dealing with them to secure future financial goals Packed with ideas and strategies this handy guide will help readers find and purchase insurance that a typical insurance company might not make available to a disabled person They will also find suggestions for obtaining insurance when traditional sources appear to closed To assist readers with the language of insurance the book contains glossary of terms

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