

# Glossary reel Health Coverage me Medical Terms

- Glossary yeel e seleti mil ssogh na iit, nge saabw alongal iit elo lóll lista yeel. Iit me sessel kka lóll Glossary yeel nge amalall ebwe edukasion schagh nge emmwel e saabw wewe me iit kka lóll [plano](#) yeel me bwal [health insurance](#) policy. Bwal akkááw iisch kkei nge emmwel e saabw bwal wewe yááyál me faal policy me [plano](#), nge policy me [plano](#) ekke maamaaw schagh. (Piippiy yóómw Summary of Coverage reel infotmasion ngare ubwe tingór yóómw copial dokumentol policy me [plano](#).)
- Mili kka e [underlined](#) na isch nge e sessel me lóll Glossary.
- Piippiy page 6 reel example bwe ekke abwaari efaisul [deductibles](#), [coinsurance](#) me [out-of-pocket limits](#) re tarabwaagho fengel.

## Allowed Amount

Iyeel mas tómoghol óbwóss faal [plano](#) yeel reel mili kka e bwalabwal na setbisiol mééf. Ebwal ffai bwe “eligible expense”, “payment allowance”, me “negotiated rate”.

## Ammwel kaay

Nge setbisiol sumwaay, ghilaas, me condision kka ewei bwe a tschow nge u nisisitai mil mwetekkai na setbisiol, nge lau ese ghi tschow bwe ubwe ló [Kuattol emergency na setbisiol](#).

## Appeal

Nge request bwe yóómw health insurer me ngare [plano](#) ebwe amweri desision la e asafali benefisio me ngare óbwóss (alongal me ngare eghus).

## Balance Billing

Ngare tingór me reel yóómw [provider](#) óghówl mili kka ese bwalabwal na setbisiol faal [plano](#). Góóstó yeel nge diferensial mila e ellet me [allowed amount](#). Example, ngare óbwóssul provider nge \$200 me allowed amount nge \$110, iwe emmwel provider ebwe tingór llus la \$90. Ssoghul schagh igha ngare u yááyá [out-of-network provider](#), ([non-preferred provider](#)). [Network provider](#) ([preferred provider](#)) essemwel rebwe balance bill lugh reel mili kka a bwalabwal na setbisiol.

## Bwalabwal na setbisiol

Nge setbisiol kka yóómw [plano](#) ese óbwóssuw me bwalúw.

## Claim

Nge tingór reel benefisio (me bwal óbwóssul mééfi na góóstó) kka u fééri me ngare yaal tingór yóómw [provider](#) ngeeli yóómw health insurer pat [plano](#) reel setbisiol kka u mengiiy bwe e bwalabwal.



## Coinsurance

Yóómw óbwóss reel mili kka a bwalabwal na setbisio, re katkulai ngare percentage (example, 20%) reel mili kkewe e [allowed amount](#) na setbisio. Ubwe óbwóss coinsurance me

naamwo **meet**

na [deductibles](#)

kka u dibii li.

(Reel example, ngare [health insurance](#), pat yóómw [plano](#) e bwalúw office visit reel \$100 nge uwa óbwóssuw ló yóómw [deductible](#), yóómw coinsurance reel 20% nge ebwe \$20. Yóómw [health insurance](#) me ngare [plano](#) ebwe óbwóssuw alongal allowed amount.)

Jane e  
óbwóss  
ᑲᑲᑲ%

Yaal plano e  
óbwóss  
ᑲᑲᑲ%

## Complications of Pregnancy

Condisionul bwoobwo, méttagh, me layulaay ikka e nisisitai medical care bwe ebwe piilaay sumwaay bwe e te ghula nana me layuul. Sumwaayil lessor me emergency na operal uubw nge ese bwal complications of pregnancy.

## Copayment

Nge óbwóssul (reel example, \$15) mili kka e bwalabwal na setbisio, ngare u wa resibiiy setbesio (re bwal faingi bwe “copay”). Góósto yeel nge ebwal dependi reel meeta na setbisio.

## Cost Sharing

Yóómw góósto reel setbisio kka e bwalabwal fáál [plano](#) yeel ikka ubwe óbwóssuw (eyoor igha re iira bwe out-of-pocket costs”). Akkááw examples reel cost sharing nge [copayments](#), [deductibles](#), me [coinsurance](#). Cost sharing reel familiya nge góóstom, schóólimmom, me loomw reel [deductibles](#) me [out-of-pocket costs](#) ikka ubwe óbwóssuw me reel borosóómw. Akkááw góósto, ewei [premiums](#), ammwuta kka ubwe óbwóssuw, me ngare reel góóstol [plano](#) ese bwalabwal me ese ffai bwe cost sharing.

## Cost-sharing Reductions

Nge discounts kka e ribóówtiw méél akkááw setbisio faal [plano](#) me lóll [Marketplace](#). Emmwel ubwe resibiiy discount ngare ulo faal akkááw na level, me ngare u afili bwe ubwe yááyá Silver level health plan me ngare u membrol federally-recognized tribe, ewei Alaska Native Claims Settlement Act na corporation.



copayments nge eppelleló óbwóssul mwal [out-of-network copayments](#).

## **Kuattol emergency na setbisio**

Nge setbisio kka faal [emergency medical condition](#) nge ebwe alisugh me reel [emergency medical condition](#) bwe uute mas ngau ló. Setbisio kkei nge emmwel ebwe yoor me reel mili kka e lisensia na emergency room me akkááw bwulei igha eyoor [emergency medical conditions](#)

## **Marketplace**

Lóll marketplace nge re lo alongeer [health insurance](#) ikka yeel, yóómw familiya, me bisnes kkei au bwe akkábwung óówtol ymi [plano](#); au bwe apply me resibiiy yaami alilis reel fainansiat faal [premiums](#) me [cost sharing](#) segun reel óbwóssum; me ubwe affili yóómw [plano](#). Bwal yeew iital milleel nge “Exchange”. Mille Marketplace nge e ffáátábw faal states me lóll akkááw me bwal fáál federód reel akkááw na states. Me loll akkááw states, nge Marketplace ebwal alisiir schóó kka fáál akkááw na programa, me bwal Medicaid me Children Health Insurance Program (CHIP). Mili kkei nge re lo online, reel tilifon, me in-person.

## **Maximum Out-of-pocket Limit**

Nge óbwóssul yeew raagh federód e isali bwe ila llangal aeschei aramas me familiya [cost sharing](#) durantil [plano](#) yeel reel mili kka e bwalabwal na in-network setbisio. Mili kkaal nge e apply lóll ssogh na [plano](#) ngare insurance. Góósto yeel nge emmwel ebwe tschow ló mmwal [out-of-pocket limits](#) kkemu e lo lóll [plano](#).

## **Medically Necessary**

Setbisio me peiráágh kka e nisisita bwe ebwe piilaay, diagnose, séfaya sumwaay, ghilaas, condision, ghoos, me yaal symptoms bwal ammwelil mééf kka e ghuula standards of medicine.

## **Mil lléégh peiráághil sáfey**

Ramenta me peiráágh kka [provider](#) e odali bwe rebwe yaali alongal raal me bwungiyal tempoo. DME emmwel ebwe ayoora ngare peiráághil oxygen, wheelchairs, me bóóstón.

## Minimum Essential Coverage

Mille minimum essential coverage nge [plano](#) me [health insurance](#) ikka si schuungi me lóll [Marketplace](#) me akkááw na market policies, Medicare, Medicaid, CHIP, TRICARE, me akkááw bwalabwal. Ngare u eligible reel akkááw minimum essential coverage, emmwel bwe u saabw eligible reel [premium tax credit](#).

## Minimum Value Standard

Yeew standard ebwe appeew percent nil mili kka e bwalabwal na góosto faal [plano](#). Ngare re ngaléégh employer [plano](#) iye ebwe óbwóss 60% reel alongal allowed costs faal benefisio, [plano](#) yeel nge ekke ngaléégh minimum value nge emmwel bwe u saabw qualify reel [premium tax credits](#) me [cost-sharing reductions](#) bwe ubwe amééw [plano](#) me reel [Marketplace](#).

## Network

Nge fasilidat, [providers](#) me suppliers kka yóómw health insurer me ngare [plano](#) re ppwol bwe rebwe ayoora setbisiol mééf kkei.

## Network Provider (Preferred Provider)

Nge [provider](#) iye e ppwol me yóómw [health insurer](#) me ngare [plano](#), bwe rebwe ayoora setbisiol kkei bwe jaar membrol [plano](#) yeel. Ubwe óbwóss eghus ngare u weri [provider](#) me lóll [network](#). Ebwal ffai bwe “preferred provider” bwal “participating provider.”

## Orthotics and Prosthetics

Nge peschee, paay, sóghurumw me brace sil orongómw, mil ffeer na peschee, paay me sóbweilum, me mil ffeer na túút mweril operasion. Setbisiol kkei nge: adjustment, repairs, me replacements kka e nesisita bwe reel e ffeer, yááyá, malingu me yaal lliwel condisionul mal sumwaay.

## Out-of-network Coinsurance

Yóómw óbwóss (example, 40%) faal [allowed amount](#) reel mil bwalabwal na setbisiol mééf reel [providers](#) kkewe re se ppwol me yóómw [health insurance](#) me [plano](#). E tschow ló óbwóssul out-of-network coinsurance mmwal [in-network coinsurance](#).



## Out-of-network Copayment

Eyoor góosto iye (example, \$30) u óbwóssuw reel mil bwalabwal na setbísio me reel yóómw [providers](#) kkewe re **se** ppwol me yóómw [health insurance](#) me ngare [plano](#). Out-of-network copayments nge e tschow ló mmwal [in-network copayments](#).

## Out-of-network Provider (Non-Preferred Provider)

Nge [provider](#) iye ese ppwol me yóómw [plano](#) bwe ebwe ayoora setbísio. Ngare yóómw [plano](#) e bwalúw out-of-network services, iwe ebwe tschow ló óbwóssul mmwal [preferred provider](#). Yóómw policy ebwe aghuleey ngaluugh meeta góosto kkei. Bwal iital nge “non-preferred” bwal “non-participating” nge saabw “out-of-network provider.”

## Out-of-pocket Limit



Nge mille mas

**tumógh** ubwe óbwóssuw (lól yeew ráágh) reel mili kka e bwalabwal na setbísio. Ngare uwa óbwóssuw ló millel, [plano](#) ebwe le óbwóssuw ló 100% reel [allowed amount](#). Limit yeel ebwe alisuugh reel yóómw plano li góostom. Limit yeel nge ese kke atolongow [premium](#), [balance-billed](#) charges, me ngare góosto kka ese bwalabwal faal yóómw [plano](#). Akkááw [plano](#) re se páangi alongal yóómw [copayments](#), [deductibles](#), [coinsurance](#), out-of-network payments me akkááw góosto reel limit yeel.

## Physician Services

Setbísio kka mal lisensia na dokto, doktol schuu, re ayoora me coordinate li.

## Pilipiliil sumwaay

Milleel nge routine health care, me [screenings](#), check-ups, me counseling bwe ebwe piileey me ngare schuungi sumwaay me akkááw na problemal mééfi.

## Plano

Yóómw bwalabwal me reel yóómw plano (individual plan) me bwal reel yóómw aangang, union me meeta na grupu (employer group plan) ila e ayoora bwalabwal faal akkááw na health care costs. Bwal iital mili kkei nge “health insurance plan,” “policy,” “health insurance policy,” me “[health insurance](#).”

## Preauthorization

Nge decision me reel yóómw health insurer me ngare [plano](#) bwe setbísio mééf, yóómw planol sáfey, [prescription drug](#) me [durable medical equipment \(DME\)](#) nge e [medically necessary](#). Eyoor igha re faingi bwe “prior authorization,” prior approval,” me “precertification.” Yóómw [health insurance](#) me ngare [plano](#) emmwel ubwe nisisitai preauthorization reel akkááw setbísio, fuerra lóll emergency. Preauthorization nge saabw promesa bwe yóómw [health insurance](#) me ngare [plano](#) ebwe óbwóssuw góosto kkei.

## Premium

Nge óbwóssul yóómw [health insurance](#) me ngare [plano](#). Yeel bwal emmwel bwe óómwum au ghal óbwóssuw milleel lól maram, quarterly, me ngare ráágh.

## Premium Tax Credits

Alilísil fainansiat la e ribówtiw yóómw taxes bwe yeel me yóómw familiya

aubwe mmwel le óbwóssuw yaami [health insurance](#). Emmwel bwe ubwe buoghi alilis yeel ngare u amééw yóómw [health insurance](#) me reel [Marketplace](#) nge óbwóssum e sóóssól. Iwe emmwel ubwe advance li óbwússul tax credit yeel bwe ebwe ribówtiw yóómw [premium](#) lóll maram.

### **Prescription Drug Coverage**

Bwalabwal kka faal [plano](#) ila e scheelugh reel óbwóssul [prescription drugs](#). Ngare yóómw plano [formulary](#) e yááyá “tiers” (levels), iwe re óschuuw prescription drugs reel yaal type me góóstol. Mila ubwe óbwóssuw faal [cost sharing](#) nge e saabw weewe reel kada “tier” reel mil bwalabwal na [prescription drugs](#).

### **Prescription Drugs**

Séfay me amweliil ilighisch kka e nisisita prescription me reel dokto.

### **Primary Care Physician**

Nge sóusáfey me ngare dokto, (doktol schuu), me akkááschei kka re iseisiwow me ammwela setbisiol mééf kkei ngeluugh.

### **Primary Care Provider**

Nge sóusáfay me dokto, me ngare (doktol schuu), finmeera, clinical na finmeera, yaal dokto assistant ikka re lisensiar bwe rebwe alilis faal state law me kkapasal [plano](#), bwe rebwe ayoora, ammwela, me alisuugh reel alongal setbsio kka eyoor.

### **Provider**

Nge aramas me ngare fasilidat iye e ayoora setbisiio kkei. Akkááw example provider nge dokto, finmeera, chiropractor, physician assistant, spitóód, leeliyeel opera, me imwal ammwel, me rehabilitation center. [Plano](#) yeel nge emmwel ebwe nisisitai provider bwe ebwe lisensia, certified, me ebwe accredited faal state law.

### **Reconstructive Surgery**

Nge opera me yaal follow-up séfay bwele ebwe aweela me ngare aghatschuuwló ppatiiil ilighimw bwe reel birth defects, aksidenti, ghilaas, me ngare akkááw medical conditions.

### **Referral**

Nge mil isch na order me reel yóómw [primary care provider](#) bwe ubwe weri [specialist](#) reel meeta na setbisiio. Lóll ssoghul health maintenance organization (HMO), u nisisitai referral bwe ubwe yááyá setbisiio me reel akkááschei fféera yóómw [primary care provider](#). Ngare u se ghomwal buoghi referral, [plano](#) emmwel bwe e saabw óbwóssuw setbisiio.

### **Setbisiol amaamaa**

Setbisiio kkei nge ebwe aghatschuiw me ebwe sappotai schóó kkewe rebwe le méé me jaar familiya.

### **Setbisiol Habilitation**

Nge setbisiio kka e scheeli aramas bwe ebwe issali, ghukkule me ebwe aghatschiiw ló yóómw skills me yóómw lollo. Examples nge jaar olegat therapy bwe rebwe akkabwung fééragh me kkapas. Mili kkal na setbisiio nge emmwel bwe ebwe physical ngare occupational therapy, speech-language pathology, me akkááw na setbisiio kka jaar mal sumwaay me lóll inpatient me outpatient na manera.

## Setbisiol Rehabilitation

Nge setbisiol ammwel kka e scheeli aramas bwe ebwe isali, buughi sefaliy, me ngare aghatschuuló malawóóm bwe igha u sumwaay, meetegh me disabled. Setbisiol kkei nge physical me occupational therapy, speech-language pathology, me psychiatric setbisiol lóll akkááw inpatient me ngare outpatient settings.

## Screening

Nge yeew klasiil screening loll [pilipiliilkuat sumwaay](#) la e ayoora tests me exams bwe ebwe ghuuta meeta, ngare iye esóór symptoms, signs, me history yóómw mééf.

## Skilled Nursing Care

Setbisiol kka mal lisensia na finmeera e feeri lóll iimwóm me ngare lóll nursing home. Skilled nursing care **nge** ese weewe me “skilled care services,” mili kkewe jaar angang therapists me technicians (saabw finmeera) lóll iimw me nursing home.

## Specialist

Nge [provider](#) iye yeew ló schagh yaal ammwelil séfay me ngare grupul mal sumwaay nge ebwe ghuuta, maneyaali, piilaay, me séfeeya akkaáw symptoms me conditions.

## Specialty Drug

Nge yeew klasiil [prescription drug](#) la e nisisitai special handling, me ongoing monitoring, me assessment me reer health care professionals me ngare igha e weires ffééiril. Specialty drugs nge ii mille eghi tshaw lóll [formulary](#).

## UCR (Usual, Customary and Reasonable)

Ikkei góóstol setbisiol me lóll luugat nge e awee wóól meeta kka [providers](#) re ghal tingór bwe óbwóssuur reel mil weewe na setbisiol. Góóstol iye UCR nge rebwe bwal ghal yááli bwe ebwe detetminai [allowed amount](#).



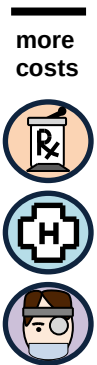
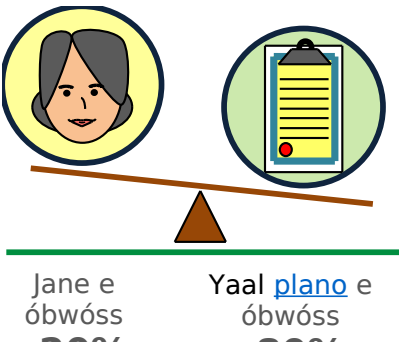
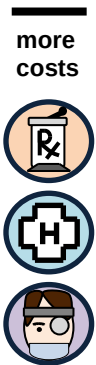
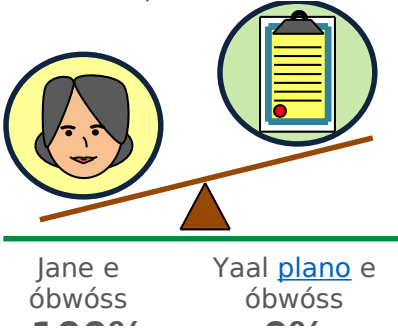
# Efaisul Yeel me Yóómw Insurer Au Bwe Yááyá Fengal Góosto Kkei - Example

Jane's Plan Deductible: \$1,500

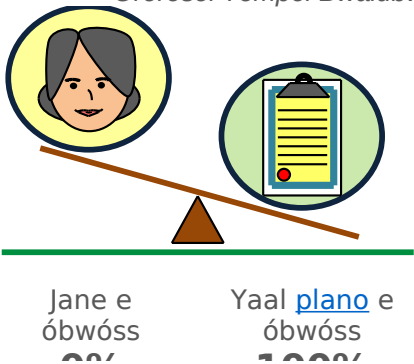
Coinsurance: 20%

Out-of-Pocket Limit: \$5,000

Eneero 1<sup>st</sup>  
Bweletaal Tempol Bwalubwal



Decembre 31<sup>st</sup>  
Órorosol Tempol Bwalubwal



Jane esaal ghula yaal \$1,500 deductible.

Yaal plano esaal mmwel ebwe óbwóss.

**Office visit costs:** \$125

**Jane ebwe óbwóss:** \$125

**Yaal plan ebwe óbwóss:** \$0

Jane a ghula yaal \$1,500 deductible, coinsurance abweel.

Jane e weri dokto faal akkááw nge aa óbwóss \$1,500, nge aa ghula yaal deductible. Iwe yaal plano ebwe óbwóssuw akkááw góosto reel yaal next visit.

**Office visit costs:** \$125

**Jane ebwe óbwóss:** 20% reel \$125 = \$25.

**Yaal plano ebwe óbwóss:** 80% reel \$125 = \$100.

Jane a ghula yaal \$5,000 out-of-pocket limit.

Jane aa faal ssogh yaal weri dokto nge aa óbwóssuw ló \$5,000 lóll alongal. Yaal plano ebwe óbwóssuw alongal góostol reel mil bwalabwal na setbisio lóll ráágh yeel.

**Office visit cost:** \$125

**Jane ebwe óbwóss:** \$0

**Yaal plano ebwe óbwóss:** \$125

**PRA Disclosure Statement:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.02** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.