

# Glossary vun Health Coverage un Medical Terms

- Die Glossary duett en lutt commoni Wadde un Phrases eckschpleene, awwer sie is net en vollschendliche List. Die Glossary Wadde und Definitions sin gezaehlt yuscht fer dich helfe un mechde velleicht differnt sei vun dei Plan odder Health Insurance Policy. Deel vun die Wadde mechde aa net die seem exact Meening hawwe wie sie gyuust wadde in dei Policy adder Plan, un in ennicher Case, was in die Policy adder der Plan schteht is was mer gehe muss debei. (Guck dei En katzer Description vun Sache as du grigscht un wie du gecovered bischt [Summary of Benefits and Coverage] fer Information uff wie mer ein Copy vun dei Policy odder Plan Document griege kann.)
- Ennich eppes as [underlined](#) kann mer finne in die Glossary.
- Guck Page 6 fer en Example weise wie [Deductibles](#), [Coinsurance](#) un [Out-of-Pocket Limits](#) zamme schaffe in en waahri Situation.

## Allowed Amount

Des is's menscht as der [Plan](#) bezaahle zellt fer en gecovereder Health Care Service. Es mecht velleicht aa en "eligible expense," "payment allowance," adder "negotiated rate" gheese sei.

## Appeal

Wann du froogscht as dei Health Insurer adder dei [Plan](#) widder considere deet der en Benefit gewwe adder en Payment mache fer eppes was sie net huet adder was du net bezahlt hast.

## Balance Billing

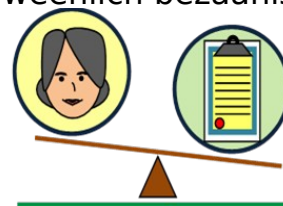
Wann en [Provider](#) dich en Bill schickt fer die Koschte as dei [Plan](#) net covere duett. Des is der Difference gschwischich was gebilled wadde is un die [Allowed Amount](#). Fer en Example, wann der Provider \$200 an tschaertsche is un die Allowed Amount is \$110, mecht der Provoder dich bille fer die \$90 as iwwerich sin. Des haepent oftzeide wann du en [Out-of-Network Provider \(Non-Preferred Provider\)](#) sehnscht. En [Network Provider \(Preferred Provider\)](#) mecht dich net balance bille fer annri gecoveredi Services.

## Claim

Wann du odder dei [Provider](#) froogt dei Health Insurer adder dei [Plan](#) fer en Benefit (sell include aa fer zrickbezaahlt warre fer en Health Care Expense) fer eppes as du meenscht as

## Coinsurance

Dei Schier vun die Koschte vun en gecovereder Health Care Service, gfiggert as en Percentage (so wie 20%) vun der [Allowed Amount](#) fer daer Service. Gweenlich bezaahlscht



Die Jane bezaahlt 20%  
Ihre Plan bezaahlt 80%  
(Guck Page 6 fer en gedetaileder Example.)

Allowed Amount vun der [Health Insurance](#) adder [Plan](#) fer en Office Visit is \$100 un hoscht schunt dei [Deductible](#) bezaahlt, waer dei Coinsurance Payment vun 20% \$20. Die [Health Insurance](#) adder der [Plan](#) bezaahlt was iwwerich ist vun der Allowed Amount.)

## Complications of Pregnancy

Des is ennicher Situation as uffkummt wann en Fraa an eckschpeckte adder in Labor is adder wann's Baby kummt wann's notwendig is fer die Maem adder's Baby protecte. Morning Sickness un en non-emergency C-

## Copayment

En gfixter Amount (so wie \$15) as du bezaahlscht fer en gecovereder Health Care Service, gweenlich an die Zeit wann du seller Service grigscht (des watt alsemol en "copay" gheese). Des

kann varje depending uff was fer Health Care Service du grigscht.

## Cost Sharing

Dei Schier vun die Koschte fer Services as en [Plan](#) covert as du aus dei Sack bezaahle musscht (des watt alsemol "out-of-pocket costs" gheese). Deel Examples vun Cost Sharing sin [Copayments](#), [Deductibles](#), un [Coinsurance](#). Family Cost Sharing is der Schier vun Koscht fer [Deductibles](#) un [out-of-pocket](#) Koschte as du un dei Fraa/Mann un/adder Kind/Kinner selwert bezaahle misse. Anri Koschte so wie

## Cost-sharing Reductions

Discounts as mer grigt fer certaini Services as gecovered sin bei en [Plan](#) as du kaafsch deich der [Marketplace](#). Du mechscht en Discount griege wann dei Income nidder is, un du grigscht en Silver-level Health Plan, adder wann du en Member bischt vun en federally-recognized Tribe, sell include aa en Shareholder sei in en Alaska Native Claims Settlement Act Corporation.

## Deductible

En Amount as du eegne kenntscht deich en Coverage Period (gweenlich ee Yaahr) fer gecoveredi Health Care Services eb dei [Plan](#) schtaert bezaahle. En Overall Deductible dutt



Die Jane bezaahlt 100% Ihre Plan bezaahlt 0%  
(Guck Page 6 fer en gedetaileder Example.)

En [Plan](#) mit en Overall Deductible mecht velleicht aa separati Deductibles hawwe as applye zu specifici Services odder Groups vun Services. En [Plan](#) mecht aa yuscht separati Deductibles hawwe. (Fer en Example, wann dei Deductible \$1000 is zellt dei Plan nix bezaahle

## Tests fer ausfiggere was letz is

Tests fer ausfiggere was letz is mit dei Gsundheit. Fer en Example, en X-ray kennt en Test sei fer sehne eb du en Gnoche verboche hoscht.

## Durable Medical Equipment (DME)

Equipment un Supplies as gordered sin bei en Health Care [Provider](#) fer alli Daag yuuse adder fer en lengeri Zeit.

DME mecht includ-e: Oxygen Equipment,

## Emergency Medical Condition

Wann du grank adder wehgeduh bischt adder [Glossary vun Health Coverage un Medical Terms](#)

en Symptom hoscht (so wie grossi Schmatze) adder en Condition hoscht as schlimm genug is as wann du addlich in Gfaahr waerscht wann du net grad Medical Attention griege deetscht. Wann du net grad Medical Attention grigt hoscht, is's addlich likely as eppes wie des haepene kennt: 1) Dei Gsundheit waer addlich in Gfaahr; adder 2) Du hetscht grossi Druwwel mit dei Bodily Functions; adder 3) Du deetscht addlich Damage griege zu en Organ adder en Part vun dei Body.

## Emergency Medical

### Transportation

Getransport sei mit en Ambulance fer en [Emergency Medical Condition](#). Des kennt differnti Sadde Transportation sei, so wie in die Luft, uffs Land, adder uffs Wasser. Dei [Plan](#) mecht velleicht net alli Sadde

## Emergency Schtubb Care

Services fer checke fer en [Emergency Medical Condition](#) un dich treatere fer en [Emergency Medical Condition](#) verhalde vun schlimmer warre. Du mechscht velleicht die Services griege in die Emergency Schtubb vun en glicenseder Hospital adder en annrer Blatz as Care gebt fer [Emergency Medical Conditions](#).

## Services as Exclude Sin

Health Care Services as dei [Plan](#) net bezaahlt adder net covere dutt.

## Formulary

En List vun Drugs as dei [Plan](#) covere dutt. En Formulary mecht velleicht saage was dei Schier is vun die Koscht fer alli Drug. Dei [Plan](#) mecht velleicht Drugs in differnti [cost-sharing](#) Levels adder Tiers. Fer en Example, en Formulary mecht velleicht differnti Tiers hawwe fer Generic Drugs und Brand-Naame Drugs, noh zelle differnti [cost-sharing](#) Amounts apply zu alli Tier.

## Grievance

En Complaint as du gebst zu dei Health Insurer adder dei [Plan](#).

## Habilitation Services

Health Care Services as epper helft sei Skills fer lewe alli Daag halde, lanne, adder verbessere. Examples sin Therapy

fer en Kind as net an laafe adder schwetze is wie mer eckschpeckte deet fer sei Elt. Die Services mechte includ-e Physical un Occupational Therapy, Speech-Language Pathology, un annri Services fer disabledi Leit in en latt differnti Inpatient adder Outpatient Settings.

### Health Insurance

Des is en Contract wu en Health Insurer gezaehlt is deel adder all die Koschte fer dei Health Care wann du regler en [Premium](#) bezaahlscht. En Health Insurance Contract watt

### Home Health Care

Health Care Services un Supplies as du grigscht in dei Heemet unnich dei Dockter sei Orders. Du kenntscht Services griege vun Nurses, Therapists, Social Workers, odder annri glicensedi Health Care [Providers](#). Home Health Care is gweenlich yuscht fer medical Schtofft, un net fer Sache wie koche, butze, adder faahre.

### Hospice Services

Des sin Services fer Comfort un Support gewwe zu Leit as en terminal Grankhet

### Hospitalization

Des is Care as mer grigt nochdem as mer in en Hospital admit watt und gweenlich iwver Nacht bleiwe muss. Deel [Plans](#) mechte considere as en Overnight Stay fer Observation waer Outpatient Care un net Inpatient Care.

### Hospital Outpatient Care

Des is Care as mer grigt in en Hospital awwer mer muss net iwver Nacht

### In-network Coinsurance

Dei Schier (so wie 20%) vun der [Allowed Amount](#) fer gecoveredi Health Care Services. Dei Schier is gweenlich wennicher fer in-network gecoveredi Services.

### In-network Copayment

En gfixter Amount (so wie \$15) as du bezaahlscht fer gecoveredi Health Care Services zu [Providers](#) as contracte mit dei [Health Insurance](#) adder [Plan](#). In-network Copayments

### Marketplace

En Marrik fer [Health Insurance](#) wu Leit, Families un glenni Businesses lanne kenne wege ihre [Plan](#) Options; Plans compar-e gebased uff Koschte, Benefits, un annri Sache; applye fer financial Hilf un sie griege mit [Premiums](#) un [Cost Sharing](#) gebased uff Income; un en [Plan](#)

choos-e un uffsigne fer Coverage. Mer heest des aa en "Exchange." Der Marketplace watt gschprengt bei der Schteet in deel Schteets un bei der Federal Government in annri. In deel Schteets dutt der Marketplace aa Leit es eligible sin fer enrolle in annri Programs, so wie Medicaid und der Children's Health Insurance Program (CHIP). Des is available online, uff die Phone, un in person.

### Maximum Out-of-pocket Limit

Des is der yearly Amount as der Federal Government setzt as's menscht as epper adder en Family bezaahle muss in [Cost Sharing](#) deich's [Plan](#) Yaahr fer gecoveredi, in-network Services. Es dutt applye zu menscht Sadde

### Medically Necessary

Health Care Services adder Suppllied as notwendig sin fer en Grankhet, Injury, Condition, Disease, adder ihre Symptoms prevente, diagnos-e, adder treatere, aa Habilitation; die do misse approved sei bei Medical Providers.

### Minimum Essential Coverage

Minimum Essential Coverage dutt gweenlich includ-e [Plans](#), [Health Insurance](#) as mer griege kann deich die [Marketplace](#) adder annri specifici Marrik Policies, Medicare, Medicaid, CHIP, TRICARE, un certainti annri Coverage. Wann du eligible bischt der certainti Sadde

## Minimum Value Standard

En basicer Standard fer messe der Percent vun erlaubti Koschte as der [plan](#) covere duett. Wann du en Employer [Plan](#) griege kenntscht as bezaahlt fer 60% adder meh vun die Total Allowed Koschte, duett der [Plan](#) Minimum Value offere un du mechscht net eligible sei fer [Premium Tax Credits](#) un [Cost-Sharing Reductions](#) fer en [Plan](#) kaafe vun der [Marketplace](#).

## Network

Die Bletz, [Providers](#) un Suppliers as dei Health Insurer adder [Plan](#) gecontract hot fer Health Care

## Network Provider (Preferred Provider)

En [Provider](#) as en Contract hot mit dei [Health Insurer](#) adder [Plan](#) as agreed hot fer Services provid-e zu Members vun en [Plan](#). Du zellscht wennicher bezaahle wann du en [Provider](#) sehnscht as in die [Network](#) is. Des watt aa “preferred provider” adder “participating provider” gheese.

## Orthotics and Prosthetics

Braces fer Bee, Aerm, Buckel, un Hals, falschi Bee, Aerm, un Aage, un falschi Brischt nooch en Mastectomy. Die Services includ-e: Adjustments, Repairs, un Replacements as notwendig sin wann eppes verbroche

## Out-of-network Coinsurance

Dei Schier (so wie 40%) vun der [Allowed Amount](#) fer gecoveredi Health Care Services zu [Providers](#) as net contracte mit dei [Health Insurance](#) adder [Plan](#). Out-of-network Coinsurance duett gweenlich meh koschte as [In-network Coinsurance](#).

## Out-of-network Copayment

En gfixter Amount (so wie \$30) as du bezaahlscht fer gecoveredi Health Care Services zu [Providers](#) as contracte mit dei [Health Insurance](#) adder [Plan](#). [In-network Copayments](#) sin gweenlich

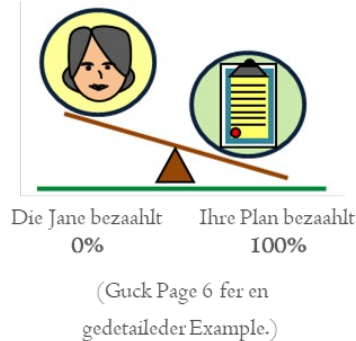
## Out-of-network Provider (Non-Preferred Provider)

En [Provider](#) as ken Contract hot mit dei [Plan](#) fer Services provid-e. Wann dei [Plan](#) Out-of-network Services covere duett, zellscht du gweenlich meh bezaahle fer en Out-of-network Provider sehne

as en [Preferred Provider](#). Dei Policy legt aus was selli Koschte sei zelle. Des kennt aa “non-preferred” adder “non-participating” gheese sei in Blatz vun “out-of-network provider.”

## Out-of-pocket Limit

S'mensch as du bezaahle kenntsche deich en Coverage Period (gweenlich ee Yaahr) fer dei Schier vun die Koschte vun gecoveredi Services. Nochdem as du daer Limit gedroffe hoscht



mache fer bezaahle fer Health Care. Daer Limit duett selewe net dei [Premium](#), [Balance-Billed Charges](#) fer Health Care includ-e as dei [Plan](#) net covere duett. Deel [Plans](#) zaehle net all dei [Copayments](#), [Deductibles](#), [Coinsurance](#)

## Physician Services

Health Care Services as en glicenseder Medical Dockter, so wie en M.D. (Medical Doctor) adder D.O. (Doctor of Osteopathic Medicine) provid-e adder coordinat-e duett.

## Plan

Health Coverage as du directly grigscht (individual plan) adder deich en Employer, Union, adder en annrer Group Sponsor (employer group plan) as certaini Health Care Koschte covert. Es watt aa gheese "health

## Preauthorization

En Decision bei dei Health Insurer adder [plan](#) as en Health Care Service, Treatment Plan, [Prescription Drug](#) adder [Durable Medical Equipment \(DME\)](#) is [medically necessary](#). Alsemol watt des "prior authorization," "prior approval," adder "precertification" gheese. Dei [Health Insurance](#) adder [Plan](#) mecht preauthorization requir-e fer certaini Services eb du sie grigscht, except fer in en Emergency. Preauthorization is ken Verschpreche as dei [Health Insurance](#) adder [Plan](#) die Koscht covere zellt.

## Premium

Der Amount as bezaahlt warre muss fer dei [Health Insurance](#) adder [Plan](#). Du adder dei Employer duett des gweenlich alli Muunet,

## Premium Tax Credits

Financial Hilf as dei Tax runner nemmt fer dich un dei Family helfe private [Health Insurance](#) bezaahle. Du kannscht die Hilf griege wann du [Health Insurance](#) grigscht deich der [Marketplace](#) un dei Income is unnich en certainer Level. Advance Payments vun der Tax Credit darf mer yuuse graadeweck fer dei monthly [Premium](#) Koschte runner griege.

## Prescription Drug Coverage

Coverage unnich en [Plan](#) as helft fer [Prescription Drugs](#) bezaahle. Wann die [Formulary](#) vun der Plan "tiers" (levels) yuuse duett, warre Prescription Drugs zamme gegrouped bei Sadd adder Koscht. Was du bezaahlscht in [cost](#).

## Prescription Drugs

Drugs un Medications as mer en Prescription hawwe muss defoor bei Law.

## Preventive Care (Preventive Service)

Routine Health Care, so wie [screenings](#), Check-Ups, un Patient Counseling, fer

## Primary Care Physician (Family Dockter)

En Dockter, so wie en M.D. (Medical Doctor) adder D.O. (Doctor of Osteopathic Medicine) as en latt differnti Health Care Services provid-e adder coordinat-e duett fer dich.

## Primary Care Provider

En Dockter, so wie en M.D. (Medical Doctor) adder D.O. (Doctor of Osteopathic Medicine), Nurse Practitioner, Clinical Nurse Specialist, adder Physician Assistant, as erlaubt unnich State Law un die Terms vun der [Plan](#) as en latt differnti

## Provider

En Person adder en Blatz as Health Care Services provid-e duett. Deel Examples vun en Provider sin en Dockter, Nurse, Chiropractor, Physician Assistant, Hospital, Surgical Center, Skilled Nursing Facility, un

Rehabilitation Center. Der [Plan](#) mecht requir-e  
as der Provider glicensed, certified, adder  
accredited so wie es schteht in State Law.

### **Reconstructive Surgery**

Surgery un Follow-up Treatment as  
notwendich is fer fixe adder improv-e  
en Part vun der Body because vun Birth

## Referral

En gschriwwener Order vun dei [Primary Care Provider](#) fer dich lesse en [Specialist](#) sehne adder fer certaini Health Care Services griege. In en latt Health Maintenance Organizations (HMOs) musscht du en Referral griege eb du Health Care Services griege kannscht vun ennich epper except dei [Primary Care Provider](#). Wann du net en Referral s'erscht grigscht, mecht der [Plan](#) net bezaahle fer die Services.

## Rehabilitation Services

Health Care Services as epper helft Skills un Functioning fer daily Lewe halde, zrick griege, adder improv-e, wann epper selli verlore hot weil as er grank, weh geduh, adder gegrippelt waar. Die Services mechte includ-e Physical un Occupational Therapy, Speech-Language Pathology, un annri Services fer disabledi Leit in

## Screening

En Sadd [Preventive Care](#) as include Tests adder Exams fer eppes finne; des watt gweenlich geduh wann mer ken Symptoms, Signs, adder History vun en Disease adder Condition.

## Skilled Nursing Care

Services as geduh warre adder supervised warre in dei Heemet adder in en Nursing Home. Skilled Nursing Care is net der same as "skilled care services"; selli sin Services as geduh warre bei Therapists adder Technicians (net rechte

## Specialist

En [Provider](#) as focuse duett uff en specificer Area vun Medicine adder en Group vun Patients fer certaini Sadde Symptoms un Conditions diagnos-e, manag-e, preventive, adder treat-e.

## Specialty Drug

En Sadd [Prescription Drug](#) as gweenlich special ghandled warre muss adder constantly monitored un assessed sei muss bei en Health Care Professional; es kennt aa hatt fer dispens-e sei. Gweenlich sin Specialty Drugs die

## UCR (Usual, Customary and Reasonable)

Der Amount as mer bezaahlt fer en Medical Service in en certainer Region gebased uff was [providers](#) in der Region gweenlich tschaertsche fer en Medical Service as s'seem adder neegscht seem is. Der UCR Amount watt alsemol gyust fer der [Allowed Amount](#) ausfiggere.

## Urgent Care

Care fer en Illness, Injury, adder Condition as serious genung is as en commoner Person graadeweck Care suche deet, awwer net so schlimm as

# Wie Du un Dei Insurer Koschte Deelee – Example

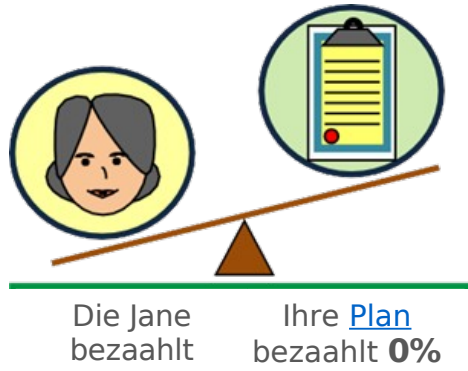
Die Jane Ihre Plan Deductible: \$1,500

Coinsurance: 20%

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

January 1<sup>st</sup>  
Schaert vun der Coverage Period

December 31<sup>st</sup>  
End vun der Coverage Period



**Die Jane is noch net zu ihre \$1,500 Deductible kumme**

Ihre **Plan** bezaahlt nix  
**Office Visit Koschte: \$125 Die Jane bezaahlt: \$125 Ihre Plan bezaahlt: \$0**

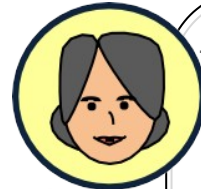
→  
meh Koschte



**Die Jane is nau zu ihre \$1,500 Deductible kumme un Coinsurance schtaert**

Die Jane hot etliche Mole en Dockter gsehne un hot \$1,500 alles zamme bezaahlt, un nau is sie zu ihre **Deductible** kumme. Des meent, ihre **Plan** bezaahlt deel vun die Koschte fer ihre Dockter Visit.

**Office Visit Koschte: \$125 Die Jane bezaahlt 20% vun \$125 = \$25 Ihre Plan bezaahlt: 80% vun \$125 = \$100**



→  
meh Koschte



**Die Jane is nuff zu ihre \$5,000 Out-of-Pocket Limit kumme**

Die Jane hot der Dockter oft gsehne un hot \$5,000 bezaahlt alles zamme. Ihre **Plan** dutt noh die iwveriche vun ihre Koschte bezaahle fer der Rest vun's Yaahr.

**Office Visit Koschte: \$125 Die Jane bezaahlt: \$0 Ihre Plan bezaahlt: \$125**



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