

Understanding Health Insurance | Worksheet



Matching

Match the definition in Column A with the term in Column B.

Column A

- _____ Regular fee for maintaining insurance.
- _____ Fixed fee for specific medical services.
- _____ Cost-sharing between insurer and insured.
- _____ Initial cost before insurance starts paying.
- _____ Plan that covers medical expenses.

Column B

- a. Deductible
- b. Health Insurance
- c. Co-payment (Co-pay)
- d. Co-Insurance
- e. Premium

Multiple Choice

1. **Why is health insurance important even for fit, young individuals?**
 - a. It is cheaper for young people.
 - b. It protects against unexpected medical costs.
 - c. It is only necessary for older individuals.
 - d. It covers gym and fitness expenses.
2. **What happens if someone without health insurance gets injured?**
 - a. They receive free medical care.
 - b. The government pays all medical expenses.
 - c. Friends and family cover the cost.
 - d. They might face significant medical bills.
3. **How does having health insurance benefit someone who needs surgery?**
 - a. Surgery will always be scheduled immediately.
 - b. They can choose any doctor worldwide.
 - c. They will not need to pay for any medical services.
 - d. They may only need to pay a portion of the costs.
4. **What should individuals consider when choosing a health insurance plan?**
 - a. Color of the insurance card.
 - b. Celebrity endorsements of the plan.
 - c. Their health risks and financial situation.
 - d. The popularity of the plan among friends.

Application

Imagine you are living on your own as an adult. Given what you've learned about health insurance, consider your current health, lifestyle, and potential changes in your living situation. Based on these factors, do you need health insurance? If so, what type of health insurance coverage would you seek, and why? What might happen if you opt out of having health insurance?



Understanding Health Insurance | Answer Key

Matching

Match the definition in Column A with the term in Column B.

Column A

- e. Regular fee for maintaining insurance.
- c. Fixed fee for specific medical services.
- d. Cost-sharing between insurer and insured.
- a. Initial cost before insurance starts paying.
- b. Plan that covers medical expenses.

Column B

- a. Deductible
- b. Health Insurance
- c. Co-payment (Co-pay)
- d. Co-Insurance
- e. Premium

Multiple Choice

1. **Why is health insurance important even for fit, young individuals?**
 - a. It is cheaper for young people.
 - b. **It protects against unexpected medical costs.**
 - c. It is only necessary for older individuals.
 - d. It covers gym and fitness expenses.
2. **What happens if someone without health insurance gets injured?**
 - a. They receive free medical care.
 - b. The government pays all medical expenses.
 - c. They cannot receive medical assistance.
 - d. **They might face significant medical bills.**
3. **How does having health insurance benefit someone who needs surgery?**
 - a. Surgery will always be scheduled immediately.
 - b. They can choose any doctor worldwide.
 - c. They will not need to pay for any medical services.
 - d. **They may only need to pay a portion of the costs.**
4. **What should individuals consider when choosing a health insurance plan?**
 - a. Color of the insurance card.
 - b. Celebrity endorsements of the plan.
 - c. **Their health risks and financial situation.**
 - d. The popularity of the plan among friends.

Application

Responses will vary depending on the student. Evaluate responses for a comprehensive understanding of health insurance concepts, consideration of personal health factors, and logical reasoning.