



Review Quiz Answers

Level 1: Medicare Basics Course 1: Health Insurance Terms

- 1) A “copayment” or “copay” is:
- a) The portion of the cost of care you are required to pay after your health insurance pays
 - b) The amount you must pay for health care expenses before your health insurance begins to pay
 - c) The amount that an individual must pay to maintain health insurance
 - d) **A set amount you are required to pay for each medical service you receive**

- 2) A deductible is the amount that you must pay for health care services during the entire time you are covered by your insurance plan. These amounts stay the same each year.

True or **False**

Answer: False. A deductible is the initial amount of money you or your supplemental insurance pays for health care expenses before your insurer starts coverage. Deductible amounts can change each year.

- 3) Hospice care is:
- a) Hospital care given to inpatients
 - b) Curative treatments for hospital inpatients
 - c) **Palliative care for terminally ill patients**
 - d) Curative care for terminally ill patients



- 4) What is a premium?
- a) The extra amount a person pays to have a premium health plan
 - b) The amount a person pays to their health or prescription drug plan for coverage**
 - c) The amount a person pays before their health insurance begins to pay
 - d) The amount you pay to your insurance company for specialty services
- 5) Medicare home health care is:
- a) Long-term care services provided at a nursing home
 - b) Skilled care and home health aide services provided at home to treat an illness or injury**
 - c) Non-medical care provided at the home such as cooking or cleaning
 - d) Non-medical care provided at a nursing home
- 6) What is Durable Medical Equipment (DME)?
- a) Medical equipment that is bought by hospitals and provided to patients for usage at little to no cost
 - b) Equipment that serves a medical purpose, must be prescribed by doctors, and is only available in clinical settings
 - c) Equipment that is used by physicians and nurses to treat you while you're in the hospital
 - d) Equipment that primarily serves a medical purpose, is able to withstand repeated use, and is appropriate for use in the home**
- 7) The only types of providers in a plan's network are doctors.

True or **False**

Answer: False. Hospitals, pharmacies, home health agencies, skilled nursing facilities, and equipment suppliers are health care providers in a plan's network.

8) What is a SNF?

- a) Service Nursing Foundation
- b) Service Nursing Facility
- c) Skilled Nursing Facility**
- d) Skilled Nursing Foundation

9) What is cost-sharing?

- a) If you have health coverage, it is generally the portion of medical care that you pay yourself.**
- b) If you have health coverage, it is the cost of non-covered medical care that your spouse pays to share costs with you.
- c) If you do not have health coverage, it is the amount you pay out-of-pocket for the entire cost of medical bills.
- d) If you do not have health coverage, it is the amount your dependents pay for non-covered hospital costs.