

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 akkáaw iisch kkei nge emmwel e saabw bwal wewee yááyál me faal policy me [plano](#), nge policy me [plano](#) ekki maamaaw schagh. (Piipiiy 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.
- Piipiiy page 6 reel example bwe ekki abwaari efaisul [deductibles](#), [coinsurance](#) me [out-of-pocket limits](#) re tarabwaagho fengel.

Allowed Amount

Iyeel mas tómoghól 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](#). Góósto 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 óbwóssul me bwaláw.

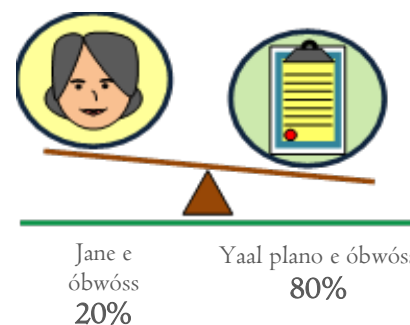
Claim

Nge tingór reel benefisio (me bwal óbwóssul mééfi na góósto) kka u féeri 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 setbisiol, re katkulai ngare percentage (example, 20%) reel mili kkewe e [allowed amount](#) na setbisiol. Ubwe óbwóss coinsurance me naamwo **meet** na

[deductibles](#) kka u dibii li. (Reel example, ngare [health insurance](#), pat yóómw [plano](#) e bwaláw office visit reel \$100 nge uwa óbwóssul ló yóómw [deductible](#), yóómw coinsurance reel 20% nge ebwe \$20. Yóómw [health insurance](#) me ngare [plano](#) ebwe óbwóssul alongal allowed amount.)



(See page 6 for a detailed example.)

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 setbisiol, ngare u wa resibiiy setbesio (re bwal faingi bwe “copay”). Góósto yeel nge ebwal dependi reel meeta na setbisiol.

Cost Sharing

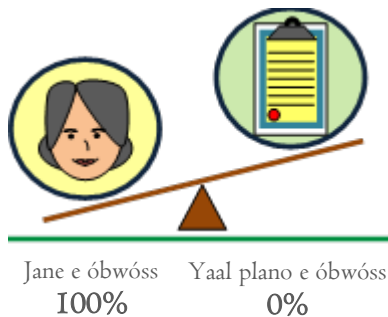
Yóómw góósto reel setbisiol kka e bwalabwal fáal [plano](#) yeel ikka ubwe óbwóssul (eyoor igha re iira bwe out-of-pocket costs). Akkáaw examples reel cost sharing nge [copayments](#), [deductibles](#), me [coinsurance](#). Cost sharing reel familiya nge góóstom, schóólimmom, me loomw reel [deductibles](#)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

Cost-sharing Reductions

Nge discounts kka e ribóówtiwi 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.

Deductible

Nge góosto iye emmwel ubwe dibiili lóll tempoola (ngare yeew raagh) reel setbisio kkala e bwalabwal, antes de [plano](#) ebwe móghut le óbwóss. Eyoor deductible lóll alongal mili kka e bwalabwal na



(See page 6 for a detailed example.)

peiraagh me setbisio. Yeew na [plano](#) emmwel ebwe yoor yaal deductible ila e fil ngali yeew ngare grupul setbisio. Emmwel bwe yeew na [plano](#) eppwal yoor yaal separate na deductibles. (Example, ngare yóómw deductible nge \$1,000, yóómw plano e saabw óbwóss esta ki uwa ghula yóómw \$1,000 na deductible reel mili kka e bwalabwal na submission.

Diagnostic Test

Test kkaal nge amalall ebwe ghuta sumwaayum. Ngare example, x-ray bwe ebwe test li ngare eyoor bwuulull schuu.

Emergency Medical Condition

Nge sumwaay, ghiilas, me symtumol (bwal métagħ tumógh) mil tshaw na sumwaay kka ebwe ngau ngare use mwuttekai le ghuta pilipilil. Ngare use ghuta kkei piilipilil sumwaay kkei nge emmwel ubwe paringi mile kkei: 1) Yóómw mééf nge ebwe ghi piligro; me 2) Ebwe yoor sirioso problemóm reel ilighiimw; 3) Ebwe ffeir yóómw organ me lóll ilighiimw.

Emergency na waawa

Setbisiol ambulan ngare reel [emergency medical condition](#). Mili kka emergency na waawa nge reel yaang, falúw me leset. Emmwel bwe yóómw [plano](#) e saabw bwalúw alongal emergency na waawa, me ngare ebwe bwalúw eghus me reel akkááw.

Formulary

Listal séfay kka yóómw [plano](#) e bwalúw. Lista yeel nge emmwel ebwe abwaari góóstom reel sáfey. Yóómw [plano](#) emmwel eppwal issali sáfey wóól [cost-sharing](#) levels ngare téél. Ngare example, emmwel bwe formulary ebwe

ayoora generic na séfay me ngare téélil séfay me óbwóssul [cost-sharing](#) kkei me reel téétélil.

Grievance

Nge complaint iye u angeli yóómw health insurer me ngare [plano](#).

Health Insurance

Nge contrata iye health insurer ebwe óbwóssu alongal góóstol malawóóm faal mille [premium](#). Bwal yeew iital miller nge “policy” me ngare “[plano](#).”

Home Health Care

Setbisiol mééf me peiragh kka yóómw dokto e odali. Setbisio kke nge emmwel bwe reel finmeera, therapists, social workers, me ngare akkááschei mal lisensia na [providers](#). Home health care nge ese tolong, non-medical tasks kka ewei ffeerul mwongo, aghasaghas, me ubwe draiba ghareeta.

Hospitalization

Nge setbisio kka igha ubwe lolóó spitóód. Akkááw [plano](#) nge considerai yóómw lolóó yeew bongil ngare outpatient, saabw inpatient care.

Hospital Outpatient Care

Nge setbisiol spitóód kkewe ngare use bwal lolóó.

In-network Coinsurance

Yóómw óbwóss (example, 20%) reel [allowed amount](#) kka a bwalúw setbisio kkei. Yóómw óbwóssul setbisio kka elo lóll in-network nge e ppelleló.

In-network Copayment

Eyoor góosto iye (example, \$15) óbwóssul mili kka e bwalabwal na setbisio me reel yóómw [providers](#) ikka re ppwol fengel me yóómw [health insurance](#) me ngare [plano](#). In-network copayments nge eppelleló óbwóssul mwál [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 akkáaw bwulei igha eyoor [emergency medical conditions](#)

Marketplace

Lóll marketplace nge re lo alongeer [health insurance](#) ikka yeel, yóomw familiya, me bisnes kkei au bwe akkábwung óówtol ymi [plano](#); au bwe apply me resibiyy yaami alilis reel fainansiat faal [premiums](#) me [cost sharing](#) segun reel óbwóssum; me ubwe affli yóomw [plano](#). Bwal yeew iital milleel nge “Exchange”. Mille Marketplace nge e ffaátábw faal states me lóll akkáaw me bwal fáál federód reel akkáaw na states. Me loll akkáaw states, nge Marketplace ebwal alisiir schóó kka fáál akkáaw 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 tshaw 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, ghooos, 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 ayoor ngare peiráághil oxygen, wheelchairs, me bóóston.

Minimum Essential Coverage

Mille minimum essential coverage nge [plano](#) me [health insurance](#) ikka si schuungi me lóll [Marketplace](#) me akkáaw na market policies, Medicare, Medicaid, CHIP, TRICARE, me akkáaw bwalabwal. Ngare u eligible reel akkáaw 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 góósto faal [plano](#). Ngare re ngaléégh employer [plano](#) iye ebwe óbwóss 60% reel alongal allowed costs faal benefisio, [plano](#) yeel nge ekki 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 yóomw health insurer me ngare [plano](#) re ppwol bwe rebwe ayoor setbisiol mééf kkei.

Network Provider (Preferred Provider)

Nge [provider](#) iye e ppwol me yóomw [health insurer](#) me ngare [plano](#), bwe rebwe ayoor setbisio kkei bwe yaar 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. Setbisio 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

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

Out-of-network Copayment

Eyoor góósto iye (example, \$30) u óbwóssu reel mil bwalabwal na setbisio me reel yóomw [providers](#) kkewe re se ppwol me yóomw [health insurance](#) me ngare [plano](#). Out-of-network copayments nge e tshaw ló mmwal [in-network copayments](#).

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

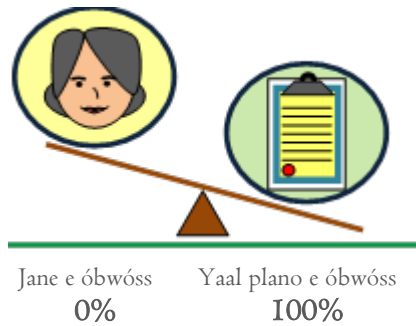
Nge [provider](#) iye ese ppwol me yóomw [plano](#) bwe ebwe ayoor setbisio. Ngare yóomw [plano](#) e bwalúw out-of-network services, iwe ebwe tshaw ló óbwóssul mmwal [preferred provider](#). Yóomw policy ebwe aghuleey ngaluugh meeta góósto kkei. Bwal iital nge “non-preferred” bwal “non-participating” nge saabw “out-of-network provider.”

Out-of-pocket Limit

Nge mille mas *tumógh* ubwe óbwóssuw (lóll yeew ráágh) reel mili kka e bwalabwal na setbisio. Ngare uwa óbwóssuw ló millel, [plano](#) ebwe le óbwóssuw ló 100% reel [allowed amount](#).

Limit yeel ebwe alisuugh reel yóómw plano li góóstom.

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

Setbisio 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 setbisiol mééfi, yóómw planol sáfey, [prescription drug](#) me [durable medical equipment \(DME\)](#) nge e [medically necessary](#).

Eyoora igha re faingi bwe “prior authorization,” prior approval,” me “precertification.” Yóómw [health insurance](#) me ngare [plano](#) emmwel ubwe nisisitai preauthorization reel akkááw setbisio, 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 lóll maram, quarterly, me ngare ráágh.

Premium Tax Credits

Alilisil fainansiat la e ribówtiw yóómw taxes bwe yeel me yóómw familiya aubwe mmwel le óbwóssuw yaami [health insurance](#). Emmwel bwe ubwe buughi alilis yeel ngare u amééw yóómw [health insurance](#) me reel [Marketplace](#) nge óbwóssum e sóóssól. Iwe emmwel ubwe advance li óbwóssul 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 óschuup 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 sósúsáfey me ngare dokto, (doktol schuu), me akkááschei kka re iseisiwow me ammwela setbisiol mééfi kkei ngelugh.

Primary Care Provider

Nge sósúsáfey 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 setbisio kka eyoor.

Provider

Nge aramas me ngare fasilidat iye e ayoora setbisio 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 aghatschuwóló ppatiil 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 setbisio. Lóll ssoghul health maintenance organization (HMO), u nisisitai referral bwe ubwe yááyá setbisio me reel akkááschei fféera yóómw [primary care provider](#). Ngare u se ghomwal buughi referral, [plano](#) emmwel bwe e saabw óbwóssuw setbisio.

SetbisioI amaamaa

Setbisio kkei nge ebwe aghatschiuw me ebwe sappotai schóó kkewe rebwe le méé me yaar familiya.

SetbisioI Habilitation

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

SetbisioI Rehabilitation

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

Screening

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

Skilled Nursing Care

Setbisio 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 yaar 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 fféeril. Specialty drugs nge ii mille egghi tschow lóll [formulary](#).

UCR (Usual, Customary and Reasonable)

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

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

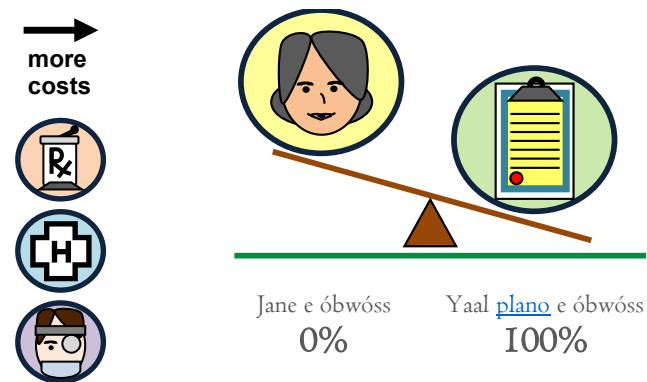
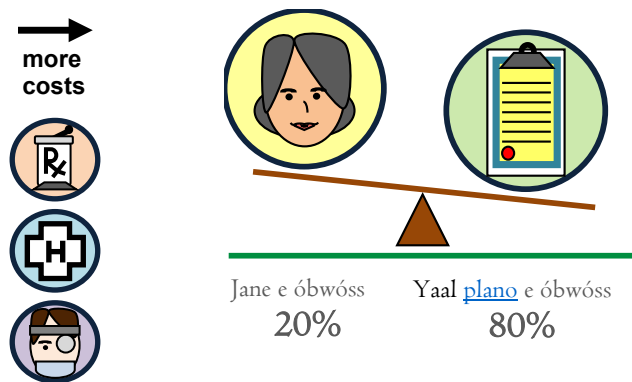
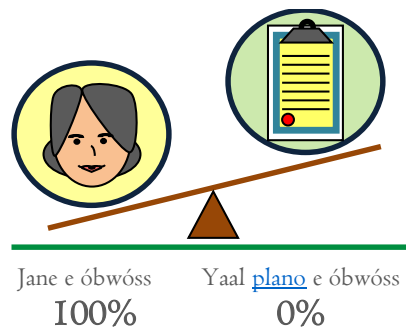
Jane's Plan Deductible: \$1,500

Coinsurance: 20%

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

Eneero 1st
Bweletaal Tempol Bwalubwal

Decembre 31st
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 góósto 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 góóstol reel mil bwalabwal na setbisio lóll ráagh yeel.

Office visit cost: \$125

Jane ebwe óbwóss: \$0

Yaal plano ebwe óbwóss: \$125

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