

COMPARE: Types of Health Insurance Plans

There are a LOT of options regarding health insurance, but in the end it boils down to THREE main variables:

- A. **How is the cost of medical care being divided?** - Meaning when you need medical care, what percentage are you agreeing to pay and what percentage will the insurance company pay?
- B. **What type of plan are you purchasing?** - Different plan types have different rules about which doctors you are able to see and how much it costs to see them.
- C. **Where are you purchasing your plan from?** - There are dozens of different health insurance companies competing for your business, offering a variety of plans based on the previous two criteria.

(Note: This activity will focus only on variables A and B. Since purchasing a health insurance plan online often involves providing personal information, the activity does not attempt to simulate that variable.)

Part I: How Is the Cost of Medical Care Being Divided?

Every insurer offers a variety of plans that spread the cost of medical coverage differently between you and them. Plans in the insurance "Marketplace" are classified as Platinum, Gold, Silver, Bronze, or Catastrophic. Watch the first part of [Health Insurance 101: Types of Plans](#) through 2:05 to learn more about these categories. Then, answer the questions below.

1. In your own words, explain what *actuarial value* is.

a percentage that shows how much of the average costs of covered benefits a health insurance plan will pay

2. Using the information from the video, fill out the table below for the different plan "metals".

Plan	Platinum	Gold	Silver	Bronze
% YOU Pay	10%	20%	30%	40%
Actuarial Value	90%	80%	70%	60%

Health Insurance Answer Sixth Edition

S Ben Porath



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Table of Contents Health Insurance Answer Sixth Edition

1. Understanding the eBook Health Insurance Answer Sixth Edition
 - The Rise of Digital Reading Health Insurance Answer Sixth Edition
 - Advantages of eBooks Over Traditional Books
2. Identifying Health Insurance Answer Sixth Edition
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Health Insurance Answer Sixth Edition
 - User-Friendly Interface
4. Exploring eBook Recommendations from Health Insurance Answer Sixth Edition
 - Personalized Recommendations
 - Health Insurance Answer Sixth Edition User Reviews and Ratings
 - Health Insurance Answer Sixth Edition and Bestseller Lists
5. Accessing Health Insurance Answer Sixth Edition Free and Paid eBooks

- Health Insurance Answer Sixth Edition Public Domain eBooks
 - Health Insurance Answer Sixth Edition eBook Subscription Services
 - Health Insurance Answer Sixth Edition Budget-Friendly Options
6. Navigating Health Insurance Answer Sixth Edition eBook Formats
 - ePub, PDF, MOBI, and More
 - Health Insurance Answer Sixth Edition Compatibility with Devices
 - Health Insurance Answer Sixth Edition Enhanced eBook Features
 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Health Insurance Answer Sixth Edition
 - Highlighting and Note-Taking Health Insurance Answer Sixth Edition
 - Interactive Elements Health Insurance Answer Sixth Edition
 8. Staying Engaged with Health Insurance Answer Sixth Edition
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Health Insurance Answer Sixth Edition
 9. Balancing eBooks and Physical Books Health Insurance Answer Sixth Edition
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Health Insurance Answer Sixth Edition
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Health Insurance Answer Sixth Edition
 - Setting Reading Goals Health Insurance Answer Sixth Edition
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Health Insurance Answer Sixth Edition
 - Fact-Checking eBook Content of Health Insurance Answer Sixth Edition
 - Distinguishing Credible Sources
 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

-
- Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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