

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%

The Health Insurance Answer

BM King



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Table of Contents The Health Insurance Answer

1. Understanding the eBook The Health Insurance Answer
 - The Rise of Digital Reading The Health Insurance Answer
 - Advantages of eBooks Over Traditional Books
2. Identifying The Health Insurance Answer
 - 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 The Health Insurance Answer
 - User-Friendly Interface
4. Exploring eBook Recommendations from The Health Insurance Answer
 - Personalized Recommendations
 - The Health Insurance Answer User Reviews and Ratings
 - The Health Insurance Answer and Bestseller Lists

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