Chapter 27

Activity File 27-1 Researching Health Insurance

**Directions:** Complete the following steps to research three different types of health-care insurance.

1. Select one insurance company that offers health insurance. Which insurance company did you select?

<<Place Answer Here>>

2. Visit that insurance company’s website. Fill in the following chart to cover three types of insurance.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | | **Indemnity Health Insurance** | **Health Maintenance Organization (HMO)** | **Preferred Provider Organization (PPO)** |
| Premiums for an Individual 30 Years of Age and In Good Health | |  |  |  |
| Co-pays | Doctor’s Visit |  |  |  |
| Prescriptions |  |  |  |
| Choice of Health Care Providers | |  |  |  |
| Out-of-Pocket Maximum | |  |  |  |
| Annual Deductible | |  |  |  |
| Other Features | |  |  |  |

3. Ask your instructor where to save your files. This could be on the school’s network or a flash drive of your own. Name your document *FirstnameLastname*\_Activity27-1.docx (e.g., JohnSmith\_Activity27-1.docx).