

## Chapter 15

### Individual Health Insurance Coverage

#### ■ Teaching Note

This chapter includes two covered parts. The first part discusses health insurance policies in the United States, which have become increasingly complex in recent years. The second part discusses several individual health insurance programs, including plans provided through employers and individual policies. Several insurance programs, including Medicare and Medicaid, provide health insurance coverage either to a particular set of beneficiaries or to all Americans. Other, smaller programs of coverage for nonemployed people include health care exchange plans, as do plans provided to immigrants. In this chapter, we focus primarily on the individual health insurance policies that health insurance used for members of employers in the population.

The remaining part of the chapter discusses various health insurance policy provisions and suggestions for purchasing health insurance. Suggestions for purchasing individual health insurance can be useful, especially when students want to get insurance to spend a good deal of time at the end of the course.

#### ■ Outline

##### 15. Health Care Problems in the United States

- 15.1 Rising Health Care Expenditures
- 15.2 Insurance coverage: individual cases
- 15.3 Insurance quality of health coverage
- 15.4 Uninsured health care

##### 16. Individual Health Insurance Coverage

###### 16.1 Group-Term Insurance

###### a. Group-term insurance

- a. Group-term insurance is the difference between a commercial term life insurance policy and health care insurance. Commercial term life insurance is a contract between a policyholder and a group of individuals to provide term life insurance.
- a. Health insurance coverage is also paid, either through a health plan or a health plan. It is a contract between a policyholder and a group of individuals to provide term life insurance.

###### b. Group-term insurance

- a. Individual group-term insurance is a contract between a policyholder and a group of individuals to provide term life insurance.
- a. This plan typically provides term life insurance to a group of individuals and is not a contract.

###### c. Insurance coverage

###### d. Insurance policy

# Teaching Resources Chapter15 Answer Key

**Marcel A. Müller**



## **Teaching Resources Chapter15 Answer Key:**

## Decoding **Teaching Resources Chapter15 Answer Key**: Revealing the Captivating Potential of Verbal Expression

In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its capability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Teaching Resources Chapter15 Answer Key**," a mesmerizing literary creation penned by way of a celebrated wordsmith, readers embark on an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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