

Glossary of Important Terms You Should Know

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A

- [Accountable Care Organization](#)
 - [Accreditation](#)
 - [Actuarial Value](#)
- [Advanced Premium Tax Credit](#)
 - [Affordable Care Act](#)
 - [Affordable Insurance Exchange](#)
- [Affordable coverage \(as it relates to APTC\)](#)
 - [Agent](#)
 - [Alimony](#)
- [Allowed Amount](#)
 - [Annual Deductible Combined](#)
 - [Annual Limit](#)
- [Appeal](#)
 - [Attest/Attestation](#)
 - [Authorized Representative](#)

B

- [Balance Billing](#)
 - [Benefits](#)
 - [Biosimilar Biological Products](#)
- [Brand Name \(Drugs\)](#)
 - [Broker](#)
 - [Bronze Health Plan](#)

C

- [COBRA](#)
 - [Cancelled Debts](#)
 - [Capital Gains](#)
- [Care Coordination](#)
 - [Catastrophic Health Plan](#)
 - [Centers for Medicare & Medicaid Services \(CMS\)](#)

- [Certified Applicant Counselor](#)
 - [Children's Health Insurance Program \(CHIP\)](#)
 - [Chronic Disease Management](#)
- [Claim](#)
 - [Co-op](#)
 - [Coinsurance](#)
- [Community Rating](#)
 - [Competitive Bidding](#)
 - [Complication of Pregnancy](#)
- [Conversion](#)
 - [Coordination of Benefits](#)
 - [Copayment](#)
- [Cost Sharing](#)
 - [Cost Sharing Reduction](#)
 - [Court Awards](#)
- [Creditable Coverage](#)

D

- [Deductible](#)
 - [Dental Coverage](#)
 - [Department of Health and Human Services \(HHS\)](#)
- [Dependent](#)
 - [Dependent Coverage](#)
 - [Disability](#)
- [Dividend](#)
 - [Domestic Partnership](#)
 - [Donut Hole, Medicare Prescription Drug](#)
- [Drug List](#)
 - [Durable Medical Equipment \(DME\)](#)

E

- [Early and Periodic Screening, Diagnostic, and Treatment Services, EPSDT](#)
 - [Eligibility Assessment](#)
 - [Eligible Immigration Status](#)
- [Emergency Medical Condition](#)
 - [Emergency Medical Transportation](#)
 - [Emergency Room Care](#)
- [Emergency Services](#)
 - [Employer Shared Responsibility Payment](#)

- [Employer or Union Retiree Plans](#)
- [Essential Health Benefits](#)
 - [Exchange](#)
 - [Excluded Services](#)
- [Exclusive Provider Organization \(EPO\) Plan](#)
 - [External Review](#)

F

- [Family and Medical Leave Act \(FMLA\)](#)
 - [Federal Poverty Level \(FPL\)](#)
 - [Federally Qualified Health Center \(FQHC\)](#)
- [Federally Recognized Tribe](#)
 - [Fee](#)
 - [Fee For Service](#)
- [Flexible Benefits Plan](#)
 - [Flexible Spending Account \(FSA\)](#)
 - [Formulary](#)
- [Full-Time Employee](#)
 - [Fully Insured Job-based Plan](#)

G

- [Generic Drugs](#)
 - [Gold Health Plan](#)
 - [Grandfathered](#)
- [Grandfathered Health Plan](#)
 - [Grievance](#)
 - [Group Health Plan](#)
- [Guaranteed Issue](#)
 - [Guaranteed Renewal](#)

H

- [HIPAA Eligible Individual](#)
 - [Habilitative/Habilitation Services](#)
 - [Hardship Exemption](#)
- [Health Care Workforce Incentive](#)
 - [Health Coverage](#)
 - [Health Insurance](#)
- [Health Insurance Marketplace](#)

- [Health Maintenance Organization \(HMO\)](#)
- [Health Plan Categories](#)
- [Health Reimbursement Account \(HRA\)](#)
 - [Health Savings Account \(HSA\)](#)
 - [Health Status](#)
- [High Deductible Health Plan \(HDHP\)](#)
 - [High Risk Pool Plan \(State\)](#)
 - [High-Cost Excise Tax](#)
- [Home Health Care](#)
 - [Home and Community-Based Services \(HCBS\)](#)
 - [Hospice Services](#)
- [Hospital Outpatient Care](#)
 - [Hospital Readmissions](#)
 - [Hospitalization](#)

I

- [In Person Assistance Personnel Program](#)
 - [In-network Coinsurance](#)
 - [In-network Copayment](#)
- [Individual Health Insurance Policy](#)
 - [Inpatient Care](#)
 - [Insurance Co-Op](#)
- [Interest](#)
 - [Investment Income](#)

J

- [Job-based Health Plan](#)

L

- [Large Group Health Plan](#)
 - [Lifetime Limit](#)
 - [Long-Term Care](#)

M

- [Marketplace](#)
 - [Medicaid](#)
 - [Medical Loss Ratio \(MLR\)](#)
- [Medical Underwriting](#)
 - [Medically Necessary](#)
 - [Medicare](#)
- [Medicare Advantage \(Medicare Part C\)](#)
 - [Medicare Hospital Insurance Tax](#)
 - [Medicare Part D](#)
- [Medicare Prescription Drug Donut Hole](#)
 - [Member Survey Results](#)
 - [Minimum Essential Coverage](#)
- [Minimum value](#)
 - [Modified Adjusted Gross Income \(MAGI\)](#)
 - [Multi-Employer Plan](#)

N

- [Navigator](#)
 - [Net Capital Gains](#)
 - [Net Rental Income](#)
- [Network](#)
 - [New Plan](#)
 - [Non-preferred provider](#)
- [Nondiscrimination](#)
 - [Not Yet Accredited \(Health Plan\)](#)
 - [Notice](#)

O

- [Open Enrollment Period](#)
 - [Original Medicare](#)
 - [Out-of-Network Coinsurance](#)
- [Out-of-Network Copayment](#)
 - [Out-of-Pocket Costs](#)
 - [Out-of-Pocket Estimate](#)
- [Out-of-pocket maximum/limit](#)

P

- [Patient Protection and Affordable Care Act](#)
 - [Patient-Centered Outcomes Research](#)
 - [Payment Bundling](#)
- [Penalty](#)
 - [Pension \(Retirement Benefit\)](#)
 - [Physician Services](#)
- [Plan](#)
 - [Plan Year](#)
 - [Platinum Health Plan](#)
- [Point of Service \(POS\) Plans](#)
 - [Policy Year](#)
 - [Pre-Existing Condition](#)
- [Pre-Existing Condition \(Job-based Coverage\)](#)
 - [Pre-Existing Condition Exclusion Period \(Individual Policy\)](#)
 - [Pre-Existing Condition Exclusion Period \(Job-based Coverage\)](#)
- [Pre-existing Condition Insurance Plan \(PCIP\)](#)
 - [Preauthorization](#)
 - [Preferred Provider](#)
- [Preferred Provider Organization \(PPO\)](#)
 - [Premium](#)
 - [Premium Tax Credit](#)
- [Prescription Drug Coverage](#)
 - [Prescription Drugs](#)
 - [Prevention](#)
- [Preventive Services](#)
 - [Primary Care](#)
 - [Primary Care Physician](#)
- [Primary Care Provider](#)
 - [Prior Authorization](#)
 - [Public Health](#)

Q

- [Qualified Health Plan](#)
 - [Qualifying Life Event](#)

R

- [Rate Review](#)
 - [Reconstructive Surgery](#)
 - [Referral](#)
- [Rehabilitative/Rehabilitation Services](#)
 - [Reinsurance](#)
 - [Rental or Royalty Income](#)
- [Rescission](#)
 - [Retirement Benefit \(Pension\)](#)
 - [Rider \(exclusionary rider\)](#)
- [Risk Adjustment](#)

S

- [Self-Employment Income](#)
 - [Self-Insured Plan](#)
 - [Service Area](#)
- [Silver Health Plan](#)
 - [Skilled Nursing Care](#)
 - [Skilled Nursing Facility Care](#)
- [Social Security](#)
 - [Social Security Benefits](#)
 - [Social Security Survivors Benefits](#)
- [Special Enrollment Period](#)
 - [Special Health Care Need](#)
 - [Specialist](#)
- [State Continuation Coverage](#)
 - [State Health Insurance Assistance Program \(SHIP\)](#)
 - [State Insurance Department](#)
- [State Medical Assistance Office](#)
 - [Subsidized Coverage](#)
 - [Summary of Benefits and Coverage \(SBC\)](#)
- [Supplemental Security Income \(SSI\)](#)

T

- [TRICARE](#)
 - [TTY](#)
 - [Tax Household](#)
- [Total Cost Estimate \(for health coverage\)](#)

U

- [UCR \(Usual, Customary, and Reasonable\)](#)
 - [Uncompensated Care](#)
 - [Urgent Care](#)

V

- [Value-Based Purchasing \(VBP\)](#)
 - [Vision or Vision Coverage](#)

W

- [Waiting Period \(Job-based coverage\)](#)
 - [Well-baby and Well-child Visits](#)
 - [Wellness Programs](#)
- [Worker's Compensation](#)