

Knowledge Assessment: Insurance and Financial

This assessment is to be completed by teens and young adults with inflammatory bowel disease (IBD). For each question, please read all the answer choices carefully before choosing the one answer you think is best. If you don't know an answer, leave it blank and move on to the next question. This is not a test. This assessment has been developed to help you understand more about IBD with the help of your healthcare team.

Name: _____

Date: _____

1 Which of the following will help cover healthcare costs?			
<input type="checkbox"/>	A. Private insurance (HMO, PPO)	C. Medicaid	
	B. Prescription assistance programs	D. All of the above	

2 The Affordable Care Act (ACA) allows a person to remain on their parents' health insurance plan until what age?			
<input type="checkbox"/>	A. 18	C. 26	
	B. 21	D. 30	

3 Under the ACA, a health insurance company can't limit or deny benefits to a person with a "pre-existing condition" (a health condition that exists before you get your health insurance).			
<input type="checkbox"/>	True	False	Don't know

4 A co-pay is:			
<input type="checkbox"/>	A. The percentage you pay after you've met the deductible	B. A fee for services for which your healthcare insurance company is billed	C. A specific amount of money you pay each time you have a healthcare service or are filling a prescription

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5 An insurance company's "formulary" refers to:

A. A listing of key ingredients in each drug

D. The amount of money you must pay to receive a medical service

B. A list of medications covered by insurance

E. All of the above

C. The formula for calculating your co-pay

6 If you don't live with your parents, you can't be covered by their health insurance.

True

False

Don't know



Next Steps:

Read up _____

Retake _____

R.E.D.I. to go! _____