

Name: _____ Period: _____ Score: _____

The Affordable Care Act Other 11-1 Assignment

Read Section 11-1 in the textbook and answer the following questions.

Questions 1-6: Determine if the following statements are True or False.

- _____ 1. The most obvious health related financial loss is the need for income replacement when one is unable to work.
- _____ 2. Less than 50 percent of Americans are covered by some type of private or government health care plan.
- _____ 3. The official name of the 2010 health insurance reform law is Obamacare.
- _____ 4. It is becoming increasingly common for health care plans to offer lower rates to persons with a healthy lifestyle.
- _____ 5. The United States spends a higher percentage of its gross domestic product than any other country.
- _____ 6. Young adults may stay on a parent's health care plans until age 22 or graduating from college whichever comes first.

Questions 58-66: Determine the best answer.

- _____ 58. When illness or injuries strike which of these issues may affect your finances?
 - a. direct health care expenses
 - b. recuperative care costs
 - c. rehabilitation costs
 - d. All of these.
- _____ 59. To make it possible for consumers to comply with the individual mandate to buy health insurance the Affordable Care Act established _____ run by their states or the federal government.
 - a. health insurance exchanges
 - b. health maintenance organizations
 - c. Medicaid
 - d. Medicare
- _____ 60. As a result of the health care reform Patient Protection and Affordable Health Care Act which of the following aspects of health care plans will no longer be allowed?
 - a. charging men and women different rates
 - b. payout maximums
 - c. denial of coverage for preexisting conditions
 - d. All of these.
- _____ 61. Under the Affordable Care Act, a health policy that cost 8 percent of your income for premiums or 9.5 percent of family income if obtained through an employer is referred to as
 - a. Medicare.

- b. benchmark premium.
 - c. individual shared responsibility fee.
 - d. affordable health insurance.
- _____ 62. Which of the following best describes a preexisting condition?
- a. An exclusion
 - b. Cancer, heart condition, or other serious disease
 - c. An injury that results from an accident
 - d. A previously diagnosed medical condition
- _____ 63. As a result of the health care reform Patient Protection and Affordable Health Care Act a child may stay on a parent's health care plan until age
- a. 18.
 - b. 21 or graduating from college whichever comes sooner.
 - c. 21 or graduating from college whichever comes later.
 - d. 26.
- _____ 64. Under the Affordable Care Act, your level of income used to calculate the maximum tax penalty if you do not have a health care plan is your
- a. adjusted gross income.
 - b. modified adjusted gross income.
 - c. gross income.
 - d. taxable income.
- _____ 65. Under the Affordable Care Act, all health care plans must include
- a. ten specified essential health benefits.
 - b. up to ten family members.
 - c. disability income insurance.
 - d. no out-of-pocket spending requirements.
- _____ 66. Under the Affordable Care Act, all health care plans must cover ten essential benefits of adequate coverage and be labeled as a
- a. comprehensive health care plan.
 - b. quality healthcare plan.
 - c. health maintenance plan.
 - d. full-coverage health plan.

Also Do:

Read page 323 then answer the following question:

A. What can you do in the next 5 years to manage your health care expenses?

Read "Did You Know" on page 325 then answer the following question:

B. List what you believe are the 5 most important protections and benefits of the Affordable Care Act.

Read page 325-6 then answer the following question:

C. What are the ten essential health benefits that are now included in **all** health care plans?