



Empowering Locals, Citizens, and Social Workers

Demystifying Insurance Terms

Understanding insurance can be confusing. This guide provides clear definitions for commonly used terms so you can make informed decisions.

Glossary of Key Insurance Terms

Understanding insurance can feel like learning a new language, with so many unfamiliar terms and phrases. That's why we've created a glossary of key insurance terms to demystify the language for you.

We'll define terms like:



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- Deductible: The amount you pay for covered healthcare services before your insurance plan starts to pay.
- Premium: The monthly amount you pay for your insurance coverage.
- Copayment: A fixed amount you pay for covered services at the time of care.
- Coverage Limit: The maximum amount your insurance plan will pay for covered services.

Understanding Policy Types

Health and life insurance policies come in various types, each with its own features and benefits. It can be overwhelming to navigate through the different options and understand what each type covers.

That's where we come in to help.



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We'll break down the various policy types, such as HMOs, PPOs, term life insurance, and whole life insurance, explaining the differences between them and what they offer.

For example, you'll learn how an HMO may require you to choose a primary care physician and get referrals for specialists, while a PPO offers more flexibility in choosing healthcare providers.

Similarly, we'll clarify the distinctions between term life insurance, which provides coverage for a specific period, and whole life insurance, which offers lifelong coverage with a savings component.

By understanding these policy types in detail, you'll be better equipped to select the insurance coverage that aligns with your needs and preferences.



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