



INSURANCE & FINANCIAL

Name: _____

Date: _____

Note: This is not a test. This assessment has been developed to help you become more knowledgeable about your CF, with the help of your CF care team.

This assessment is to be completed by a person who is 16 or older with cystic fibrosis (CF). 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.

1. The Affordable Care Act (ACA), or "Healthcare Reform", allows a person to remain on their parents' health insurance plan until age:

- a) 18
- b) 21
- c) 26
- d) 30

5. Once a person is eligible for SSDI benefits, Medicare coverage begins _____.

- a) That month
- b) 12 months later
- c) 24 months later
- d) 29 months later

2. Which of the following will help you cover your healthcare costs?

- a) Private insurance (HMO, PPO)
- b) Medicare
- c) Medicaid
- d) Cash (out-of-pocket)
- e) All of the above

6. According to the ACA, insurance companies must provide customers with the following if they deny an insurance claim:

- a) Allowance to issue an appeal
- b) A fast or "expedited" appeals process in urgent cases
- c) Review of the denial decision by an external reviewer if an internal appeal is denied by the insurer
- d) All of the above

3. Which of the following is not true of Social Security Disability Insurance (SSDI)?

- a) It is a government-sponsored program
- b) It provides a monthly benefit and Medicare coverage after qualifying for 29 months of SSDI
- c) You must meet certain medical and work requirements
- d) A person who continues to work full-time can get SSDI

7. Of the following questions, which are most important to ask when choosing an insurance policy for you?

- a) Are my CF-related treatments & services covered?
- b) Is there a limit on the total amount of coverage for prescription drugs?
- c) Am I required to pay a co-pay or coinsurance?
- d) Are there annual limits on services or treatments?
- e) What out-of-pocket expenses, such as deductibles or co-pays, will I need to pay?
- f) All of the above

4. 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).

- a) True
- b) False

8. To receive Supplemental Security Income's (SSI) monthly benefit with Medicaid coverage, you must meet certain low-income, low-asset & medical levels.

- a) True
- b) False

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.

9. Government-funded insurance programs include:

- a) Blue Cross/Blue Shield
- b) Medicare and Medicaid
- c) SCHIP (State Children's Health Insurance Program)
- d) AETNA
- e) b and c above
- f) All of the above

10. A Statement of Medical Necessity or SMN::

- a) Is a type of insurance form
- b) Is filled out by the doctor
- c) Explains that an expense filed for a particular medicine with the insurance company is a direct result of your cystic fibrosis
- d) All of the above

11. Who on the CF care team should you consult if you are experiencing financial and/or insurance challenges?

- a) Social worker
- b) Doctor
- c) Respiratory therapist
- d) Clinic coordinator

12. A co-pay is:

- 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 health care service or are filling a prescription

13. An insurance deductible is:

- a) The percentage that you may be required to pay after you've met the deductible
- b) A fee for medical services for which your insurance company is billed that does not apply to your deductible
- c) The amount of money you must pay toward health coverage before the insurance company has to begin paying

14. Coinsurance is:

- 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 percentage amount of the total fee you pay each time you have a healthcare service or are filling a prescription

15. Which of the following programs will help you access medicines that are difficult for you to afford?

- a) CF Patient Assistance Foundation
- b) CF Legal Information Hotline
- c) Pharmaceutical company-sponsored patient assistance programs
- d) All of the above

16. An insurance provider's "formulary" refers to:

- a) A listing of key ingredients in each drug
- b) A list of medications covered by insurance
- c) The formula for calculating your co-pay
- d) The amount of money you must pay to receive a medical service
- e) All of the above

17. Prior authorization is an insurance requirement where your doctor must provide information to get a medicine paid for.

- a) True
- b) False