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Medical Insurance Study Guide

Define the following terms:

1. Premium- amount of money that you and/or your employer pays the insurance company every month or year as part of your insurance plan
2. Deductible- amount of money an individual pays before your insurance company will share the cost
3. Out of pocket maximum- after you have paid this amount of money, your health insurance will cover 100% of your costs for medical services that are included in your plan
4. Co-pay- the flat fee that an individual is expected to pay for a medical service, such as a doctor's appointment
5. Co-insurance- the percentage of money that you are expected to pay after the deductible is reached

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