

PROBLEMS (p. 317)

- 1 The Tucker family has health insurance coverage that pays 80 percent of out-of-hospital expenses after a \$500 deductible per person. If one family member has doctor and prescription medication expenses of \$1,600, what amount would the insurance pay? (LO9.2)

= \$380.

- 2 A health insurance policy pays 70 percent of physical therapy cost after a \$300 deductible. In contrast, an HMO charges \$15 per visit for physical therapy. How much would a person save with the HMO if they had 12 physical therapy sessions costing \$50 each? (LO9.2)

Cost with health insurance: = \$320

Cost with HMO: = \$180

Savings of \$140 with HMO

- 3 Becky's comprehensive major medical health insurance plan at work has a deductible of \$750. The policy pays 85 percent of any amount above the deductible. While on a hiking trip, Becky contracted a rare bacterial disease. Her medical costs for treatment, including medicines, tests, and a six-day hospital stay, totaled \$8,893. A friend told her that she would have paid less if she had a policy with a stop-loss feature that capped her out-of-pocket expenses at \$3,000. Was her friend correct? Show your computations. Then determine which policy would have cost Becky less and by how much. (LO9.2)

Total Becky paid = \$1,971.45. Becky's friend was not right. With stop-loss:

Becky would have paid the first \$3,000. She paid \$1,028.55 less with her current policy (\$3,000 – \$1,971.45).

- 4 Georgia, a widow, has take-home pay of \$1,000 a week. Her disability insurance coverage replaces 70 percent of her earnings after a four-week waiting period. What amount would she receive in disability benefits if an illness kept Georgia from work for 18 weeks? (LO9.5)

\$9,800.

- 5 Stephanie was involved in a car accident and rushed to the emergency room. She received stitches for a facial wound and treatment for a broken finger. Under Stephanie's PPO plan, emergency room care at a network hospital is 80 percent covered after the member has met a \$300 annual deductible. Assume that Stephanie went to a hospital within her PPO network. Her total emergency room bill was \$950. What amount did Stephanie have to pay? What amount did the PPO cover? (LO9.2)

What amount did Stephanie have to pay?

= \$430

What amount did the PPO cover?

= \$520

Questions 6, 7 and 8 are based on the following scenario:

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