

CHAPTER 3 WORKSHEET
LEGAL CONCERNS AND INSURANCE ISSUES

Name: _____

MATCHING: Match the following terms with their definition

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|--------------------------------|---|
| _____ 1. Tort | A. Acknowledgment of hazards in sports |
| _____ 2. Negligence | B. Results in unreasonable risk of harm to others |
| _____ 3. Copayment | C. A legal wrong |
| _____ 4. Assumption of risk | D. Most traditional form of billing for health care |
| _____ 5. Statue of limitations | E. Written guarantee athletic equipment is safe |
| _____ 6. Exclusions | F. Members make a monthly payment |
| _____ 7. Product liability | G. A specific length of time in which an individual may sue |
| _____ 8. Point of service plan | H. A specific amount paid by the policy holder |
| _____ 9. Capitation | I. A combination of HMO and PPO |
| _____ 10. Deductible | J. Treatment not covered by insurance policy |
| _____ 11. Fee-for-service | K. Owed by the insured annually before the insurance company will pay |

SHORT ANSWER: Briefly answer the following questions.

12. Describe the standard of reasonable care.
13. What are the two types of torts?
14. Define liability.
15. Explain third-party reimbursement.
16. What is a premium?

LISTING List the health care systems designed to contain cost

- 17.
- 18.
- 19.
- 20.
- 21.

ESSAY

- 22-26. Identify, compare and contrast the types of medical insurance available.
- 27-31. What is negligence and list the things that must be proved in order to claim negligence?
- 32-36. What are the ways in which athletic trainers avoid litigation?

PERSONAL ASSESSMENT

- 37-41. You are an athletic trainer at a third division college, how would you file claims for your athletes?
- 42-45. As an athletic trainer you need to purchase liability insurance, describe the types of policies that are available and describe your major concerns.