CHAPTER 3 WORKSHEET
LEGAL CONCERNS AND INSURANCE ISSUES

Name:_________________________________

MATCHING: Match the following terms with their definition

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
dividual 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
     K. Owed by the insured annually before the insurance company will pay
11. Fee-for-service

SHORT ANSWER: Briefly answer the following questions.

12. Describe the standard of reasonable care.
13. What are the two types of torts?
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.