Training Quiz: How Clients Get Health Insurance

Instructions: Circle the best answer. Space is provided to write responses.

Question 1

Which is the MOST common way individuals get health insurance in the U.S.?

A. Government-issued health cards
B. Employer-sponsored plans
C. Private doctors' offices
D. Emergency rooms

Answer: _____

Question 2

Employer-sponsored health insurance means:

A. The government pays the premium
B. The employer chooses the doctors
C. The employer offers coverage as a job benefit
D. Coverage is only for part-time workers

Answer: _____

Question 3

Clients who do NOT have employer coverage may get insurance through:

A. The Health Insurance Marketplace
B. Private insurance companies
C. Government programs
D. All of the above

Answer: _____

Question 4

The Health Insurance Marketplace is MOST commonly used by:

A. Large corporations
B. Retirees only
C. Self-employed individuals and families
D. Hospitals

Answer: _____

Question 5

Subsidies are:

A. Loans that must be repaid
B. Discounts that lower monthly premiums based on income
C. Only available through employers
D. Used only for dental insurance

Answer: _____
