



Illinois Insurance Facts

Illinois Department of Insurance Acronyms for Life, Accident & Health Insurance and Managed Care

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Note: This information was developed to provide consumers with general information and guidance about insurance coverages and laws. It is not intended to provide a formal, definitive description or interpretation of Department policy. For specific Department policy on any issue, regulated entities (insurance industry) and interested parties should contact the Department.

The following is a list of acronyms commonly used in relation to life, accident and health insurance.

Acronym	Title
ACD	Accidental Death Benefit
ADA	Americans with Disabilities Act (Federal Act)
AD & D	Accidental Death and Dismemberment
ADB	Accelerated Death Benefit
ADEA	Age Discrimination in Employment Act (Federal Act)
ADL	Activities of Daily Living
ADR	Alternative Dispute Resolution
APL	Automatic Premium Loan
APS	Attending Physician's Statement
ART	Annually Renewable Term (Also YRT – yearly renewable term) Life Insurance
ASO	Administrative Services Only
Cap	Capitation
CFA	Certified Financial Analyst
CFP	Certified Financial Planner
CHAMPUS	Health Insurance Program for Military Personnel (Now TRICARE) (Federal Program)
CHIP	Comprehensive Health Insurance Plan (State Agency)
CLU	Chartered Life Underwriter
CMS	Centers For Medicare & Medicaid Services (Was HCFA) (Federal Agency)
COB	Coordination of Benefits
COC	Certificate of Coverage
COLA	Cost-Of-Living Adjustment
COBRA	Consolidated Omnibus Budget Reconciliation Act (Federal Act)
CPI	Consumer Price Index
CPT	Current Procedural Terminology (Procedure Codes)
CSO	Commissioners Standard Ordinary (Mortality Tables)
DME	Durable Medical Equipment
DO	Doctor of Osteopath
DOB	Date of Birth
DOS	Date of Service
DOL	U.S. Department of Labor (Federal Agency)
DRGs	Diagnostic Related Groups
DX	Diagnosis Code

Acronym	Title
EAP	Employee Assistance Program
EFT	Electronic Funds Transfer
EOB	Explanation of Benefits
EOI	Evidence of Insurability
EOMB	Explanation of Medicare Benefits
EPO	Exclusive Provider Organization
ERISA	Employee Retirement Income Security Act (Federal Act)
ESRD	End Stage Renal Disease
FCRA	Fair Credit Reporting Act (Federal Act)
FEHBP	Federal Employees Health Benefits Program
FMLA	Family Medical Leave Act (Federal Act)
FPDA	Flexible Premium Deferred Annuity
GI	Guaranteed Insurability Benefit (Life)
GLBA	Gramm-Leach Bliley (Financial Modernization Act) (Federal Act)
GUL	Group Universal Life Insurance
HCFA	Health Care Financing Administration (Now CMS) (Federal Agency)
HCFA-1500	Standardized Physician Billing Form
HIAA	Health Insurance Association of America
HIPAA	Health Insurance Portability and Accountability Act (Federal Act and State Law)
HIPAA CHIP	CHIP plan for uninsurable people at termination of continuation coverage whether it be Illinois continuation or COBRA
HMO	Health Maintenance Organization
ILAHP	Illinois Association of Health Plans
IDEA	Individuals with Disabilities Education Act of 1997 (Federal Act)
ICD-9	International Classification of Diseases (Diagnosis codes)
IME	Independent Medical Exam
IRA	Individual Retirement Account
IPA	Independent Practice Association
JCAHO	Joint Commission on Accreditation of Healthcare Organizations
KIDCARE	Illinois Program for insuring certain children and expectant mothers
LCSW	Licensed Clinical Social Worker
LHSO	Limited Health Service Organization
LTC	Long Term Care
MCO	Managed Care Organization
MSN	Medicare Summary Notice
Medigap	Medicare Supplement Insurance
Medsupp	Medicare Supplement Insurance
MET	Multiple Employer Trust
MEWA	Multiple Employer Welfare Arrangement
MIB	Medical Information Bureau
MIS	Management Information Systems
MSA	Medical Savings Account
MSP	Medicare Second Payer
NAIC	National Association of Insurance Commissioners
NAMCR	National Association of Managed Care Regulators
NCQA	National Committee for Quality Assurance
NICB	National Insurance Crime Bureau

Acronym	Title
Non-par	Non-participating Provider
OBRA	Omnibus Budget Reconciliation Act of 1993
OCHI	Office of Consumer Health Insurance
OPM	Office of Personnel Management (Federal employee benefits)
OTC	Over the counter
Par	Participating Provider
PCP	Primary Care Physician
PFFS	Private Fee For Service (An alternative form of Medicare)
POA	Power of Attorney
PHO	Physician Hospital Organization
PMPM	Per Member Per Month
POS	Point of Service
PPA	Preferred Provider Arrangement
PPO	Preferred Provider Organization
PWBA	Pension and Welfare Benefits Administration (Federal Agency)
QA	Quality Assurance
QMB	Qualified Medicare Beneficiary
QMCSO	Qualified Medical Child Support Order
RBC	Risk Based Capital
ROC	Review Oversight Committee
RTW	Return to Work (date for disability coverage)
SEC	Securities and Exchange Commission
SEP	Simplified Employee Pension
SHIP	Senior Health Insurance Program
SNF	Skilled Nursing Facility
SPD	Summary Plan Description
SPDA	Single-Premium Deferred Annuity
SPIA	Single-Premium Immediate Annuity
SSDI	Social Security Disability Insurance
TPA	Third Party Administrator
TPPP	Third Party Prescription Program
TRICARE	Health insurance program for military personnel (Was called CHAMPUS) (Federal Program)
UB92	Standardized Hospital Billing Form
U & C (R&C) (UCR)	Usual and Customary, Reasonable and Customary, Usual Customary and Reasonable
UR	Utilization Review
URAC	Utilization Review Accreditation Commission
VHSP	Voluntary Health Service Plan
VSP	Viatical Settlement Provider
WHCRA	Women's Health and Cancer Rights Act
WP	Waiver of Premium For Disability Benefit
WPHCP	Women's Principal Health Care Provider
YTD	Year-To-Date
YRT	Yearly Renewable Term Insurance (Also ART – annually renewable term ins)

For More Information

Call our Consumer Services Section at (312)-814-2427 or
our Office of Consumer Health Insurance toll free at (877)-527-9431
or visit us on our website at <http://insurance.illinois.gov>