

English–Chinese Healthcare & Insurance Vocabulary

English Term	中文翻译	Explanation (English)	中文解释
Copay (Copayment)	共付额	A fixed amount you pay for a medical visit or prescription.	看病或买药时需要支付的固定金额。
Deductible	免赔额 / 自付额	The amount you must pay before insurance starts covering costs.	在保险开始报销前，您需要先自己支付的金额。
Referral	转诊	A recommendation from your primary care doctor to see a specialist.	家庭医生或全科医生开具的专科转诊。
Prior Authorization	预先授权	Approval required from your insurance company before certain treatments, tests, or medications are covered.	某些治疗、检查或药物在报销前需要保险公司事先批准。
EOB (Explanation of Benefits)	福利说明单 / 保险理赔说明	A statement showing what the insurance company paid and what you may owe.	说明保险公司支付了多少以及患者可能需要支付多少的文件。
In-Network	保险网络内	Doctors and hospitals that have contracts with your insurance plan.	与保险公司签约合作的医生和医院。
Out-of-Network	保险网络外	Providers that do not have contracts with your insurance plan.	未与保险公司签约合作的医生和医院。
Premium	保险费	The monthly amount you pay to keep your insurance coverage.	为维持保险而每月支付的费用。
Claim	理赔申请	A request sent to the insurance company for payment of medical services.	向保险公司申请支付医疗费用的请求。

Coverage	保险范围	The medical services and treatments your insurance plan pays for.	保险计划涵盖和支付的医疗服务范围。
Primary Care Physician (PCP)	家庭医生 / 全科医生	The doctor who provides routine healthcare and coordinates treatment.	提供日常医疗服务并协调治疗的医生。
Specialist	专科医生	A doctor with advanced training in a specific field of medicine.	专门治疗某一类疾病的医生。
Urgent Care	紧急护理中心	A clinic for illnesses or injuries that need prompt attention but are not life-threatening.	处理非危及生命但需要及时治疗问题的门诊机构。
Emergency Room (ER)	急诊室	A hospital department for serious or life-threatening conditions.	医院处理严重或危及生命情况的部门。

Common Questions

English

中文

What is my copay?

我的共付额是多少？

Do I need a referral to see a specialist?

我需要转诊才能看专科医生吗？

Is this doctor in-network?

这位医生属于保险网络内吗？

Has my prior authorization been approved?

我的预先授权已经获批了吗？

Can you explain my EOB?

您能帮我解释一下保险理赔说明单吗？

How much of my deductible have I met this year?

我今年已经支付了多少免赔额？