

Medicare advantage vs. medicaid mco plan essay example

[Economics](#), [Insurance](#)



Highlighting the differences between the Medicare Advantage Plan and the Medicaid care plan is of great significance. The most convenient and affordable plan can be identified by stating its advantages over the latter plan and citing valid examples. The paper attempts to highlight the most recommendable plan by stating reasons supporting the proposal.

A Medicare advantage plan involves a Medicare health insurance provided by a private company. A Medicare Advantage plan was developed to offer prescription of drugs (Medicare. gov, 2014). Various types of Medicare Advantage Plans include Health Maintenance Organization (HMO), Private Free-For-Service (PFFC), Special Needs Plans (SNPS) and Preferred Provider Organization (PPO) plans. The Medicare Advantage Plan further covers services that other insurance companies cover apart from critical illnesses (hospice). Cosmetic care such as dental services is also covered under the Medicare Advantage Plan. The plan covers for the prescription of drugs to its clients. Enrollment into the Medicare Advantage Plan is done through monthly payment of a set amount of money to a Private health plan (Medicare. gov, 2014).

Medicaid managed care plan involves the provision of Medicaid benefits for people within different states in the US. This is unlike the Medicare Advantage Plan that is insurance based and voluntary. The services are offered through various health insurance organizations within the state. The benefits are provided on request or on force in severe medical conditions. The provision of services in Medicaid is a state managed corporation, which differs from Medicare where a private insurance organization manages the various provisions (Medicaid. gov, 2014).

Enrollment into the Medicaid managed care plan is done voluntarily, though the states require that all people register to the program (Medicaid.gov, 2014). The US government is however advocating the use of Managed Long Term Service and Supports (MLTSS) to increase efficiency in the Medicaid program. Medicaid program implements its care systems using set laws from the federal authorities unlike the Medicare advantage plan where implementation is through the insurance organization. Medicare has expanded its services to persons with disabilities and orphaned Children. This is different from Medicare, which is not state-owned; therefore, provision of such services might not be freely available.

Through closely analyzing both Medicare Advantage Plan and Medicare Managed care plan, I would prefer the Medicaid managed care plan. This is because it caters for all people within a particular state and does not discriminate on members of the minority group, For example, persons with disabilities are recognized in this plan. The Medicaid managed care plan provides affordable and up to standard compulsory medical care to families within all states (New York State Department of Health, 2014). This fosters efficiency in the provision of medical care programs. The Medicaid program provides compulsory care to patients with severe injuries who do not have insurance cover. For example, a street child might be run over by a vehicle and needs urgent medical help. Such scenarios are well handled through the Medicaid managed care plan.

If I were a physician, I would recommend Medicaid managed care to my patients. This is because the Medicaid managed care plan is state managed together with managed care organization (MCO). Through the involvement of

the MCO, the Medicaid plan becomes affordable and up to standard since it is non-beneficial plan. In conclusion, it would be correct to state that the Medicaid managed care plan is more suitable compared to the Medicare Advantage plan.

References

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