

Free managed care plan essay sample

[Health & Medicine](#), [Nursing](#)



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Question One:

Managed care plans have become an issue especially in the context of the controversial Affordable Health Care Act otherwise known as Obamacare. However, the tirades of opposition notwithstanding, my experience in electing the MCO plan to belong to was good. I settled for the Health Maintenance Organization (HMOs) which I found satisfactory and efficient. Some of the advantages associated with the HMO include the fact that one is attached to a physician and can access inpatient and outpatient medication within the package at hospitals within the HMO. In addition, the HMO system eliminates out of pocket expenditure and ensures one only incurs additionally under special circumstances. This is essentially pocket-friendly and economical for the middle and lower classes. An associated disadvantage lies in the limited degree of choice. At the point of election, one is limited to access medical care only at the institutions within the HMO package. In essence, this removes the other hospitals one would have wished to patronize for medical attention.

Question Two:

I disagree with the argument that there is no correlation between the cost of care and its quality in a managed care program. For starters, it must be appreciated that the managed care program functions from a pooling of risks point of view. This is to say the plan does not anticipate a return of value for every coin paid. It only anticipated providing coverage for the portion of the registered members who will fall sick and require medical attention. In fact, narrowing down to the quality of care given to the portion that fall sick, one may suffice to say that the quality far exceeds the costs one incurs. It is on that context that I disagree with the pedestrian argument that the costs never match the quality.

References

Green, M., & Rowell, J. A. (2009). *Understanding Health Insurance*. New York: Cengage Learning.