

# Choosing the right medical insurance option essays examples

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When a young employee is beginning his or her adventure in the workforce, it must face a challenge that hadn't really popped their minds during younger years: Taking care of insurance, and how they are going to invest in their futures.

Medical insurance isn't something to take lightly: It will define crucial moments in times of emergency, it will save you time when you are ill, and will guarantee you get proper care in health facilities.

How to choose the most efficient route? There has to be a balance between prices, services and benefits available, as well a model that serves better care for you and your loved ones. I would personally choose an HMO, since they do not have a single plan, and it can be adjusted to my needs.

HMOs offer several hospitals, GPs, and specialists that review cases. Usually, the best doctors work under the HMO model. Preventive medicine is a big part of this model, which can help me in the long run.

But the plan depends on what the company I work with offers. Not every HMO is the same for each company; the interest rates vary, and sometimes the plans don't cover preventive care or elective surgeries. HMOs manage care through utilization review, which means they supervise doctors and look if they are performing more services for their patients than other doctors. Certain services, such as mental health care, are limited, and more expensive forms of care, or treatment may not be covered. Experimental, new age, treatments, as well as elective services that aren't considered medically necessary are never covered.

Each person can have the perfect plan made for him or her. It is only a

matter of prioritizing and see how's the cost-benefit relationship at the end of the day.