

# Health insurance plan essays example

[Business](#), [Company](#)



\n[[toc title="Table of Contents"](#)]\n

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1. [Part I](#) \n \t
2. [Important Factor](#) \n \t
3. [Part II](#) \n \t
4. [Advantage](#) \n \t
5. [Disadvantage](#) \n \t
6. [Works Cited](#) \n

\n[/toc]\n \n

[University]

## **Part I**

### Employee Health Insurance Plan

The workers are the back bones for any organization. The workers are working towards the company objective so it is the responsibility of the company to take care of workers in all the aspects. Providing importance to the health insurance for the workers is the sole responsibility of the company management. The workers can be benefited by the Oxford health insurance policy. I will implement the oxford health insurance plan for my workers because oxford health insurance covers all the issue related to the health. Workers need to pay just \$10 for meeting a medical care specialist. The workers need not to provide a co payment; it provides the generic drug coverage also. The oxford health insurance provides 100% hospitalization coverage, including specialists' fees, lab tests, anesthesia, etc.

## **Important Factor**

While choosing a health insurance plan, we should be careful on the plan health coverage. The plan should provide 100% hospitalization coverage. The workers have to choose any of the doctors they want to consult with; they should choose leading doctors, specialists, and hospitals. The plan should cover the generic drug coverage. The workers should have a choice to choose any of the hospitals they want to be treated. The workers are working in a danger environment so the plan should have 100% free coverage for doing the surgery including for their family in an emergency condition. These facilities are available in oxford health plan. I do hope that the employees can pay 20% of premium for the health care; the employees are highly paid. I will hold the scale 10 because I was confident that I have chosen the right plan for the workers and their families. The plan covers almost all the issues related to the health, for workers and for their families.

## **Part II**

MAU analysis

Sensitivity Analysis

I was confident in my decision, taken in both part I and part II because the both MAU and Sensitivity analysis shows my decision was correct.

## **Advantage**

The MAU analysis is helpful for the systematic and qualitative analysis procedure. This analysis was helpful; this analysis can be used for decision making, and this analysis will help the decision makers to choose the appropriate plan or decision based on their situation. Some additional

variables can be added to narrow the activity. The variables can be given with the weighting, which gives the priority to the project.

## **Disadvantage**

The MAU analysis needs the higher level of effort because the information should be much accurate for better analysis. This method is suitable for only high cost and high priority needs. The MAU analysis is depends on several factors, which narrows the analysis.

It is easier to make decision with this analysis because it guides the decision makers by providing the better possibilities for choosing the best plan, and it provides the systematic and qualitative analysis procedure.

## **Works Cited**

1. Oxford Medicare Advantage Plan Listing. (2013). Retrieved Feb 10, 2014, from

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