

Managed care organizations



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Assignment Byline Managed Care Organizations Managed care organizations and health insurance have become particularly important topics within the political spectrum. This is due to the fact that so many Americans are struggling to pay for health insurance and subsequently get the care that they so desperately need. This is why it is vitally important for managed care organizations to present as much information as possible to potential consumers so that these people will be able to make the right decision when it comes to their healthcare.

Aetna, Inc. Aenta, Inc. is a managed care organization that provides health care, including dental, for individuals, families, employers, and employees. According to the official Aenta, Inc. website, the company provides care by providing health insurance for consumers which pays for doctor's visits, medication, and other procedures (Aenta Inc). Aetna, Inc provides specific plans for individuals and families (Aenta Inc). They also provide special plans for employers to offer their employees. The cost of each plan depends on a variety of factors including pre-existing health conditions, deductibles, and locations. In looking at this particular plan, it does not appear to be as big of a company as other managed care organizations, so I might be less apt to trust it. As a patient, I would choose the individual plan and ensure that my coverage included prescriptions and hospital stays as these would be particularly important to me.

Humana Inc, Humana Inc is another managed care organization that offers health insurance coverage to its consumers. As one of the better known health insurance companies, Humana Inc has an extensive area of health care plans for consumers such as Medicare, individual, dental, vision, veteran, and insurance through employers (Humana Inc). Like other managed care organizations, the company provides health care by having

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consumers purchase health insurance plans and in return, the company works with doctors and hospitals to pay for medication, visits, and other procedures. Costs for plans vary based on location, age, health factors/risks, and the deductibles, but people can receive a free quote by visiting their website. An individual plan can cost around \$200 a month, but of course this might vary from person to person(Humana Inc). With Humana, I would go with their co-pay plan as a patient which is where the customer has to pay a certain amount for doctor's visits and prescriptions, but they have a low deductible. This would be the most cost effective plan for an individual.

United Health Group United Health Group is another managed care organization that provides medical and health insurance plans for consumers. According to their website, United Health Group is one of the largest managed care organizations as they serve 75 million consumers (United Health Group). Similar to the other organizations, this company provides plans to consumers that ultimately helps a person afford the cost of their personal healthcare. Typically, with a plan, customers pay a certain percentage through co-pays or deductibles while insurance companies like United Health Group pay the rest. This particular company provides Individual/ Family plans, Employer plans, and Physician/Health care Insurance. Within these plans, there are Medicare and Medicaid options, vision, dental, and regular medical (United Health Group). Consumers can receive free quotes for health insurance on the United Health Group website. Depending on certain factors, a typical individual insurance plan for a relatively healthy person will cost an average of \$100 per month. Based on the information provided, as an individual, I would select the Copay Select Plan as it works best for people who do not utilize medical care on a regular

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basis and has a relatively low deductible. With so many choices in terms of health insurance plans and managed care organizations, it can be a bit overwhelming for a consumer to choose. This is why it is vital to have the resources available to research what each particular company offers both in their plans and in their prices. Even though health insurance companies do not provide any treatment themselves, they are an important part of the process in ultimately receiving the medical care that is needed for an individual. References UnitedHealth Group - About Us. UnitedHealth Group - Featured News - Products & Services. Retrieved July 13, 2011, from <http://www.unitedhealthgroup.com/Main/AboutUs.aspx> Individual Insurance Plans from Humana. HUMANA - Guidance when you need it most. Retrieved July 13, 2011, from http://www.humana.com/individual_insurance/insurance_products/humanaone_medical_plans.aspx Health Insurance - Affordable Individual Health Insurance from Aetna. Health Insurance - Affordable Individual Health Insurance from Aetna. Retrieved July 13, 2011, from <http://healthinsurance.aetna.com/>