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## Proposal: United HealthCare Insurance Plan

Introduction   
United Health Care group, which was started in 1977, is the mother company of Charter Medical Incorporation. It provides medical services ranging from pharmacy innovations, hospital admissions, mental health solutions and a cost-effective insurance cover to clients. United Health carters for health plans for all American citizens after it was regarded by many as the leading health insurer in the nation . It serves more than 41 million Americans with different unites of health production situated across America. (Hoovers 2). The company provides health insurance packages to Americans to protect them from high medical costs charged by other medical institutions. A majority of American citizens get affordable insurance policies through United Health. The company also extends its services to the implementation of the Employee Assistance Unit, which comes as a package containing different health services like drug plan and counseling services to our clients as well. The Drug Assistance Plan under the Employee Assistance Unit is significant to the modern day employer due to the diverse effects that drugs have on the society. The drug menace has made it more significant for companies to undertake drug plan services to avoid drug addiction by employees who are into drug use. The main objective of this project proposal is to offer a full-fledged health insurance cover of Access Mortgage Company with different services under one health platform.

## Literature Review

The Health Insurance sector is proving to be competitive day by day. For this reason, employers need to offer suitable health covers to employees in the American society with more sensitization given to drug addiction and psychological support. United Health Insurance offers a range of health insurance covers that come in different packages. These include small business health options programs, huge company health programs among others.   
United HealthCare introduced new health cover platforms where companies can offer group insurance covers to employees and choose coverage options for them as well. The company undertakes the management of HMO, POS and PPO programs (United HealthCare 1). Our Health covers help large companies to offer affordable insurance covers with the objective of helping the company save time and money as well. In addition United Health provides wellness management services and has an online management platform that lets the company monitor your employee coverage (Hoovers 2). United health is also special in that it avails significant information for utilizing workers' benefits and promoting favorable working conditions. Lastly, all medical plans offered by United HealthCare come with a wellness package alongside its services inclusive of drug rehabilitation and psychological support. The employees of the company benefit from very significant tools including an online health assessment counter drug issuance and additional wellness services. It is what makes United HealthCare special this time around.

After a random survey carried out with expertise from United Health, it was recommended that the new programs offer the most suitable health cover for Access Mortgage Company. United Health offers a range of health insurance plans; these include The United Health Care Choice, United Health Care Choice Plus, and United Health Care Options (PPO). The table below provides a summary of the suitable health coverage plans for the Access Mortgage Company to contract for its employees (United HealthCare 1).

## Works Cited

Hoovers. “ Additional UnitedHealth Group Incorporated Information.” Hoover's Inc. 2015. Web. 12 July 2015.   
United HealthCare. " Healthcare Insurance for Employers." 2015. Web. 12 July 2015.