

Research paper on managed health care organizations

[Business](#), [Marketing](#)



Aetna, Humana and the United Health Group provide care by combining quality coverage and well-planned premiums. The coverage in the form of health insurance includes the preventive care, immunization for children, visits of doctors and hospitalization expenses. All these companies have recognized providers in every area and the formality of filling out the claim form is not required with these providers. The network of each company is spread across the country and has many doctors and hospitals included in it.

The plans offered by Aetna are Preferred Provider Organization Plan, Managed Choice Plan and Preventive and Hospital Care Health Insurance.

The preferred provider plan offers the access to preferred network of provider including the hospitals, family doctors and specialists. This plan is available with two coverage levels; first level includes the care provided upon visit to the network hospitals and doctors and second level includes the care provided outside of network hospitals. This plan covers annual physical check-ups and examinations, outpatient surgery, specialist care, hospital visit, emergency care and drugs on prescription. Managed choice plan gives the customer the discretion to choose their own options. Preventive and hospital care health insurance is suitable for customers with routing monthly check-ups and has monthly premium. This has lower monthly premium than the usual health insurance.

Humana health insurance plans are Humana Medicare advantage plans, Medicare prescription drug plans and Medicare supplement plans. Medicare advantage plans Medicare advantage plans of Humana has many plans under it which offers coverage of annual routine check-ups, doctors visits,

and hospitalization expenses. Prescription drug plans includes the drugs which are taken on regular basis included in coverage. Medicare supplement plan are not managed care and includes the coverage of costs which are not covered by above mentioned two plans. United Health Group offers many coverage plans like student coverage, high deductible, copay and many more to meet the specific requirements of every family and individual. It also offers coverage for group employer plans[CITATION Hea10 | 1033].

Monthly cost of Aetna's managed choice plan varies from \$122. 00 to \$330. 00. The monthly cost of preventive and hospital care health insurance is \$126. 00. The premium monthly is based on the location. The monthly cost of Humana Medicare advantage plan lies between \$120. 00 to \$40. 00 based on the location and the choice of plan. For Prescription drug plan, Humana has introduced Walmart coverage plan which has reduced the monthly premium to \$14. 80 and the monthly cost lies from \$114. 80 to \$ 14. 80. Monthly premium for individual and family plan varies from \$32 to \$55.

The managed choice plan of Aetna has several benefits and it gives the option to customer to choose the specialist or health care provider for the covered expenses[CITATION Aet10 | 1033]. Once the customer becomes managed care member, the person is not compelled to use only in the network providers. Also, for the health plans provider network the formality of filling claim form is not required to be fulfilled. As a patient, I would opt for managed choice plan for the above-stated reasons.

As an administrator, I would select Humana Walmart preferred Rx plan for prescription drug coverage option as it has low premium of \$14. 80. This plan reduces the cost of drugs which are used on regular basis by the customer[CITATION 20111 | 1033].

References

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