

# Health policy

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Health Policy Question There have been various health care plans adopted in the country. The three main health care plans are Health Maintenance Organizations (HMO), Preferred Provider Organization (PPO), and Point-of-Service (POS). In HMO, treatment is offered when a member has paid in advance. Such a member pay a fixed amount in a month without concern about the amount spent on medical care in that given month. The plan provides various medical services. On the other hand, a member in this plan mostly receives care from health care practitioners within the plan network. In PPO, cover is provided through a network of chosen health care providers. However, one may get care outside the network, but with an increased cost. POS involves a combination of the other two plans (HMO& PPPO). In this plan, there is the payment in advance. There is also a selection of care providers. However, services received outside this plan are paid back.

#### Question 4

In the past, the country had no well-developed health care policy. However, there were changes in the 1880's. In this era, especially in 1882, some insurance companies started to offer individual disability and illness policies. There was no more development until the beginning of 20th century. In this era, there was the rise of modern health insurance plan. There was development of more benefits for various plans available. As it is today, there are various plans providing comprehensive coverage.

#### Question 5

The structures of the government are involved in setting health care policy. The three areas are executive, legislature and judiciary. The executive comes up with policies that are seen favorable to health care as a bill. Such policies/bills are sent to the legislature for consideration. Hence, the role of <https://assignbuster.com/health-policy-essay-samples/>

the legislature is to look for policies seen as a bill by the legislature. The legislature discusses the merits of the bill and if found favorable is adopted by the legislature. At this point, it is ready to be rolled out as a health care policy. The judiciary is concerned with resolving issues that may arise from various health care policies.