

Socioeconomic profile of hypothetical patient

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Considering socio economic variable of a patient with diabetes, the priority of the patient should be to participate in healthcare insurance program provided by its employer. The benefit of contributing to such a health plan is cost reduction where patients only pay a deductible or a minimum co-payment. Acquiring such a policy also ensures that a person may also be able to cover family members at significantly less rates than individual private insurance.

If the employer doesn't participate in health insurance program, the only other viable method is to get a private health insurance. Although expensive, the patient will definitely have more choice in selecting the out of network providers and the flexibility of evaluating different plans that provide ample coverage to treat Diabetes. Patients with Diabetes need to keep medical supplies such as test strips, meters and insulin which are mostly covered by the health insurance providers (Health Insurance).

Unfortunately, in countries like United States getting a health insurance for diabetic patients is difficult but this should not stop patients from researching other options such as Insurance through employers and getting help from the State. Most States run their own health insurance programs for which a diabetic patient might be eligible. Programs such as COBRA and HIPAA are available in every State. It will be in the best interest of a diabetic patient to consult the American Diabetes Association [http://www. diabetes. org](http://www.diabetes.org) which outlines health insurance coverage on a State by State basis.

Furthermore, patients can easily get guidelines and education on how to tackle diabetic issues and where to look for information. Payer Type Based on the socio economic conditions of hypothetical patient, it will be in his best <https://assignbuster.com/socioeconomic-profile-of-hypothetical-patient/>

interest to enrol in HMO plan. Analysing financial circumstances of the subject, it is evident that he will likely cover his wife and children, who at this stage are not able to enrol in a healthcare plan. In contrast, a PPO plan will likely cost a premium which is not recommended except if it provides assistance to cover diabetic conditions.

It should be noticed that most Americans are covered by BlueCross BlueShield, Aetna or CIGNA therefore it is important for diabetic patient to compare the coverage of diabetic supplies offered by these companies. Health plans that cover most strips and monitors should be preferred over others. Patients should also be careful while determining whether the diabetic equipment fall under normal prescription or covered under durable equipment supplies (Insurance Coverage). Other conditions such as mail order deliveries and the number of supplies at any one time play an important role in the eventual patient satisfaction with a plan.

After evaluating different healthcare programs, HarvardPilgrim Healthcare, Tufts Associated Health Maintenance Organisation and Health New England may provide the best coverage. Cost & Treatment Comparison Harvard Pilgrim Healthcare program is specifically tailored to meet the requirements of Massachusetts residents. It offers a network of 40, 000 pharmacies and access to more than 130 hospitals in the area. The co payment fee is \$10 for a visit and \$50 for emergency care. The program covers a wide range of drugs and medicines with mail order included.

Individuals can include family members for an extra charge. The program offers a diabetes management program with test reminder letters and individual support from a Nurse educator by calling a toll free number

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(Diabetes Management). For a single person in a family, the cost varies from \$350 to \$470 based on the socio-economic factors of hypothetical patient. The Tufts Associated Healthcare Maintenance Organisation provides a variety of different HMO plans that are designed to be cost effective.

Its Select Network Provider program offers a minimum deductible and covers most outpatient medical care (Health New England). Doctor visits and other routine checkups offer affordable co-payment plans. It also offers a Taking Charge Diabetes program for its members that support the doctor-patient partnership to control diabetes and educate on such issues. Cost for individuals starts as low as \$324 and climbs up to \$450 for HMO select plans. Health New England is also a good choice with plenty of great options.

Individuals can enrol in a number of Bronze or Silver health insurance packages which covers a huge number of Drugs and area hospitals (Tufts Health). The benefits are somewhat similar to other two programs whereas its Neighbourhood Health Plan provides a great value for money by charging as low as \$265 per month in Bronze Package and \$369 in Silver Package. It offers a comprehensive Diabetes Management Program that includes educational material, reminders, and physical as well as virtual grocery store tours to select the perfect sugar free diet.

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