

Commercial insurance

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Commercial Insurance Commercial Insurance United Health Care, abbreviated as UHC, is an insurance company whose affiliates conduct the United Medicare plan. There are tools and plans tailored for different individuals such as physicians and regular insurance customers. Such include:

Individual health plan and employer group health plans:

This breaks down the amount of regular remittance to the individual insurance company either directly or via the pay slip. It details the package to be accorded to an individual ranging from outpatient to inpatient services. This package comes complete with consulting the physician and getting advice from them. The employer group health plan is a plan tailored to accord the same health care insurance benefits to a group of people working under the same employer. This is engineered by the employer themselves and requires that a substantial amount of the employee's salary be directly injected into the scheme. It sometimes covers the individual's family or the next of kin for all benefits as entitled to the employee. Covered here is the key employee policy. This is extended, by the employer, to that employee whose sickness or demise will greatly affect a business's returns. The individual health plan sometimes also features a funeral expenses cover (Gevine, 1995).

Pharmacy benefits and medicare plans

Pharmacy benefits to customers comprise the accessibility, and the ease of doing so, of quality medication upon prescription. Members of the scheme can access drugs, prescription or otherwise, anytime from participating medical facilities. The benefits with this program are that you are not only diagnosed but also given drugs recommended by your doctor without “

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buying”. The medicare plan is useful in that it allows for subscribers to access services such as change in dressing, regular checkups on weight and blood sugar levels at zero extra cost. Medevac plans also categorized here whereby the patient, if in a remote area is evacuated by plane or an ambulance and promptly accorded medicare. However, these might come at a cost to the average subscriber.

Group retiree packages and specialty benefits:

This caters for prime US citizens. The plan seeks to ensure that even in old age, they will still access quality health care. It is also inclusive of advisory services in terms of diets, exercise routines, quality sleep patterns and healthy lifestyle which are exclusive of smoking or drinking. Stress management is also featured there. This is because, since these members are advanced in age, this might trigger morbid heart related complications (Gevine, 1995). Specialty packages cater for members with special needs to enable them acquire services without disadvantaging them.

Public sector and education:

This insurance program accords members with education policies for a named beneficiary. The member is obliged with making regular payments to that account. The fund is used in future to pay the school fess, mostly college or university, to the beneficiary. This happens either with or without the physical presence of the contributor which might be occasioned by incapacitation, travelling or death. UHC provides clear guidelines and the accrued benefits of the unique insurance packages. It works on ensuring that there is something for everyone.

References

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Diane P. Martin, Jennifer Ehreth and Anita Gevine (1995). A case study of United Health Care: lessons for health care practitioners, 78-100.