

Healthcare availability in the united states

[Health & Medicine](#)



**ASSIGN
BUSTER**

Your full full September 18, Healthcare Availability in the United s Healthcare has always been one of the major necessities of life. An unhealthy person becomes dependent on others with the passage of time because sickness and diseases put an adverse impact on professional progress of a person. “Disease or illness can really mean a downturn in your life” (Wanjiku). On the other hand, a healthy person can put all of his/her attention properly towards personal and professional issues of his/her life. “Without medical insurance, it will be hard for these individuals to maintain a long and healthy life” (Bedard). Therefore, healthcare is a very important aspect of life, which a person should not ignore at any cost.

In the United States, there are three major types of healthcare insurances available to people which include Health Maintenance Organizations (HMO), Point-Of-Service Plans (POS), and Preferred Provider Organizations (PPO).

Health Maintenance Organizations (HMO)

HMO is a prepaid healthcare insurance plan in which a person just needs to pay a monthly premium to get a number of healthcare benefits. Some of the main benefits include emergency healthcare, laboratory tests, therapies, and free doctor visits.

Point-Of-Service Plans (POS)

POS is an indemnity-type healthcare option for people in which they can go to doctors who are actually not in the network of doctors of the insurance plan. Patients can get health coverage even when they are referring to the doctors outside the plan. However, they need to pay coinsurance in such cases.

Preferred Provider Organizations (PPO)

Under this type of health coverage, a person does not need to pay monthly

premium to get health benefits. Rather, he/she needs to show PPO card to the authorities to get the benefits in return of a small payment. In a PPO plan, a person can go to the doctors outside of the network but needs to pay a large portion of the total payment himself/herself.

A person can get the healthcare services using any of the above-mentioned healthcare insurance types.

Works Cited

Bedard, Evan. "The Importance of Health Care Coverage." Loansafe. org, 24 Nov. 2009. Web. 11 Sep. 2012. Wanjiku, Emma. "Importance of Good Health Care." Articlesbase. com, 14 Feb. 2009. Web. 11 Sep. 2012.