

Private Insurance

- Group Contract Insurance
 - Managed-care systems, represented by health maintenance organizations (HMOs) and preferred provider organizations (PPOs), are prepaid group practice plans that offer health care services through groups of medical practitioners.
 - The goal of managed care is improved quality of care with decreased cost.
 - 91% of employees with health insurance were enrolled in managed-care plans in 1999.

Insurance Handbook Chapter 9

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