

Information About Health Insurance

There is uncertainty in life and insurance is designed to lessen the burden of this uncertainty. The principle of operation is simple, the insurer (that is Blue Cross Insurance company or Blue Shield in this case) pays the medical costs of the insured (you) if the insured becomes sick due to covered causes like disease, disability, accident etc. In return the insured (you) pays a monthly or annual premium (a monetary amount usually around 200 dollars a month, however the exact amount varies according to the insurance plan purchased) to the insurer. As a general rule, the larger number of people in the insurance group, the lesser is the premium. This is due to the distribution of costs. Blue Cross Insurance is an insurance company providing health insurance in the United States and Canada. Blue Cross Insurance was started by a university president Justin Ford Kimball. It started out in a very humble way as hospital care for school teachers in Dallas in 1929. The premium was only 6 dollars a year! Within 10 years of its formation the Blue Cross symbol was adapted by the American Hospital Association. Presently one of every three American is covered by Blue Shield or Blue Cross making them the largest health care provider in the United States. Presently Blue Cross and Blue Shield Association is a trade organization linking 38 independent regional health insurance companies in the United States, Puerto Rico and Canada. It achieved its present form in 1982 after the merger of Blue Cross association and the national association of Blue Shield plans. Blue Cross and Blue Shield plans are very closely linked to managed health care in the United States. The association is also the administrator for Social Security in a large number of states. Traditionally Blue Cross provides hospital coverage and Blue Shield provides medical coverage. In different states Blue Cross and Blue Shield companies have different names. The names of the companies are Wellpoint, Carefirst, Healthcare service corporation, Highmark, Premera, The Regence Group, Wellmark, Blue Cross Blue Shield of various states, La Cruz Azul de Puerto Rico, Triple-S (in Puerto Rico) and The Canadian Association of Blue cross Plans (In Canada). It is very important to read all the fine print of the insurance plans as health insurance is usually required in cases of emergencies like accidents or during illness. During such a situation it would come as a nasty surprise if you find out a particular clause which denies insurance. Also the important phone numbers should be noted down for such emergencies.

About the Author

Job board for medical careers, health care and medical assistant positions, physician jobs, and other hospital employment.

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