

Few details about Health Insurance Providers

Contributed by Administrator
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Health insurance is the term that no one can overlook. But when it comes to choosing the company, then people find it a challenging task to finding the right plan and service provider for them. Few popular health insurance providers include Aetna, PacifiCare, Celtic, Unicare, blue cross and blue shield, Fortis, Anthem, and Cigna etc.

The American National Insurance Company is one of the largest insurance companies. Aetna is a member of the fortune 100 which is involved in providing health care insurance to its policy holders. It includes dental, medical, surgery, pharmacy, group health, disability plans, behavioral health and mental health.

American family insurance company provides high deductible health insurance, Short term health insurance, Medicare supplement insurance and major medical health insurance.

The BCBSA (Blue Cross and Blue Shield Association) covers nearly 100 million Americans. It is just a federation of 39 independent American health insurance companies. According to the BCBSA, consumers show a lot of interest regarding the CDHP (Consumer Directed Health Plan) and HSAs (Health Savings Accounts). To fulfill their needs the BCBSA has opened Blue Healthcare Bank SM in the beginning of 2007. This bank facilitates HSAs, HRAs or Health Reimbursement Arrangements and flexible spending accounts.

The largest and independent licensee of BCBSA is the WellPoint. Cigna Corporation is a health insurance providers having its base in Philadelphia. Their health insurance products includes group disabilities, life and accident insurance, disabilities and workers' Compensation case management, etc. their well known competitors are Aetna, Humana, United Health Group and Well point.

A unit of the United Health Group is the Golden Rule Insurance Company which is centered at Indianapolis, Indiana. It offers the HAS or Health Savings Account.

One of the health insurance providers who have their network in all the 50 states of America is the Humana Inc which was established in 1961 in Kentucky. Some of the major acquisitions completed by Humana since 1990 include Michael Reese Health plan, Carrington and dental concern in Illinois, EHI (Employment Health Insurance) in Wisconsin, physicians Corp of America (PCA), Corp health Behavioral health care in Texas and many more.

Though there are numerous health insurance providers, there are still people who do not have health insurance coverage. The major reason is the spiraling cost of medical services as well as insurances, health disparities, racism and health insurance coverage gaps. Moreover there are several conditions that one must satisfy before getting insurance.