

Health Insurance Policies

1. **Individual/Family Health Insurance**
 - Covers individuals or families for medical expenses.
 - Can include preventative care, doctor visits, prescriptions, and hospital stays.
2. **Employer-Sponsored Health Insurance**
 - Group health plans offered by employers.
 - Typically includes medical, dental, and vision coverage.
3. **Medicare**
 - Government-provided health insurance for individuals aged 65+ or with specific disabilities.
 - Includes Part A (Hospital), Part B (Medical), Part C (Advantage Plans), and Part D (Prescription Drugs).
4. **Short-Term Health Insurance**
 - Temporary coverage for gaps in health insurance.
 - Limited in benefits and duration.
5. **Catastrophic Health Insurance**
 - High-deductible plan designed for emergencies or serious illnesses.
 - Usually for young, healthy individuals under 30 or with hardship exemptions.
6. **High-Deductible Health Plans (HDHPs)**
 - Low premiums and high deductibles.
 - Often paired with a Health Savings Account (HSA).
7. **Health Maintenance Organization (HMO) Plans**
 - Requires using a network of doctors and getting referrals for specialists.
 - Lower out-of-pocket costs.
8. **Preferred Provider Organization (PPO) Plans**
 - Flexible choice of healthcare providers without referrals.
 - Higher premiums and out-of-pocket costs.
9. **Exclusive Provider Organization (EPO) Plans**
 - Similar to HMOs but without referral requirements.
 - Covers only in-network care.
10. **Point of Service (POS) Plans**
 - Hybrid of HMO and PPO plans.
 - Requires referrals for out-of-network services.
11. **Critical Illness Insurance**
 - Lump-sum payment for specific serious illnesses (e.g., cancer, heart attack).
12. **Long-Term Care Insurance**
 - Covers costs of extended care services, such as nursing homes or in-home care.
13. **Supplemental Health Insurance**
 - Covers expenses not included in primary health insurance (e.g., AFLAC plans).
 - Examples include dental, vision, and hospital indemnity plans.
 - Health services provided to military veterans by the Department of Veterans Affairs.