

An Overview of the U.S. Healthcare System:

The U.S. health care system is both unique and complex. Unlike other countries, the U.S. does not have a universal healthcare system but rather one which is privatized. Health care facilities are owned by the government, non-profit organizations, and even private companies. For these reasons, health care in the U.S. is expensive and makes insurance necessary.

TYPES OF HEALTH INSURANCE

Private Health Care

Health insurance is broken into two categories, private health insurance and public health coverage. Private health insurance is either purchased by employers to cover employees or, purchased by individuals. This type of coverage allows individuals to choose their healthcare providers, institutions, and procedures that would most likely not be covered by government-funded programs.

Public Health Care

Those who do not have private health care insurance may apply for either Medicare or Medicaid, which are both funded through the government. Medicare works to cover medical costs for those above the age of 65 while Medicaid supports those with low incomes. These programs have mandatory benefits however the physicians and institution in which individuals can receive medical attention are generally pre-determined.

TYPES OF MEDICAL FACILITIES

Clinics

Clinics are considered outpatient health care settings. These locations house primary care practitioners who focus on providing short-term care to patients. Often, this care is preventative and routine. It is generally the type of care covered through all types of health care coverage.

Hospital

In cases where patients experience life-threatening illness, making overnight or long-term care necessary, patients are referred to hospitals. In these locations, specialists with greater resources and a more focused skillset can better meet patient needs. This type of care is more accessible to those with private insurance coverage.