

# 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

**Sebastian Brünink**



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