Name of student

Name of institution

Name of instructor

Medical insurance is a sector that requires one to subscribe to sustain a healthy living. There are different plans that can be used by anyone who wishes to have a safe future. Most of the plans have similar features unless they belong to a given group of people within the country. Such plans may also vary depending on the state or country that is offering. There are things that one has to attain before he or she can be allowed to enroll for the plan. The well-care value script is one of the most common plans that people have been using for a long period of time.

The first eligibility criterion for this plan is that one must be from the united stated of America. Specifically, one is expected to come from North Carolina State. This is a plan that is meant to help the citizens to be able to afford the drugs that are always used. Another eligibility criterion that is required of the people who wish to join the plan is that they should not have any of the chronic diseases. The plan has been standardized and it makes it quite hard to come up with an affordable plan for those people who suffer from chronic diseases. Apart from the people who have enrolled to the plan within North Carolina State, there are other people who have also enrolled to the plan and the number keeps on growing each year.

The plan was mainly started to help citizens to be able to afford the drugs that are quite expensive. The reason why they did not include people with chronic diseases in the plan is the fact that they might require medication from time to time. This might end up being expensive on the side of the plan which is aimed at spreading the cost of drugs among the many subscribers they have. The major requirement is that one has to be a citizen of the United States of America. Those that come from the North Carolina state have the best terms since the plan started in the state before spreading to other parts of the country.

For this plan, there are premiums and deductibles that should be made from anyone who wants to subscribe to the plan. It is always important that one should know the conditions that they will be using in case they decide to be members. The plan covers a total of $3820. In a case where the cost goes above this, the member is expected to top up the amount. It is the reason why majority of the people always feel that it is a plan that is meant for people who do not have any chronic diseases. Many people who have joined the plan always report that they got the best advantages for people whose cost of medication cannot go beyond the stated amount. The monthly premium is $15 and the annual deductible amount for the members is $415. The amount can either be deducted from the salary of the individual or can as well be paid by the person if they feel that it is the best means for them. The amount of drugs that one can have access to is 3337. Most of them are those that can be used to treat diseases that are not very expensive to treat.

I believe that the well-care plan is the best that can be used anyone who wishes to have a cheaper plan. It is not suitable for those people with chronic diseases but provides a good solution for the people that do not have such diseases. It is also the best for the people who do not have a lot of income but are in need of a healthcare plan.

References

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