



What Is A Group Health Insurance Plan?

A [group health](#) insurance plan is coverage provided to a defined group, typically offered by employers to employees or organizations to their members. It pools risks and premiums, offering comprehensive health coverage. Cost-sharing involves contributions from both employers and employees. It often includes medical services, prescription medications, and preventive care, and may extend to dependents.



What Is A Group Health Insurance Plan?

A **group health** insurance plan is a type of health insurance coverage that is provided to a group of people, typically through an employer or an organization.

This form of insurance is designed to offer medical coverage to many individuals collectively, offering them financial protection against the costs of healthcare services.

Key Components of a Group Health Insurance Plan:

- **Premiums and Contributions**
- **Coverage Options**
- **Group Formation**
- **Master Policy**