



Regulatory and Clinical Research Institute, Inc.
Types of Health Insurers in the U.S.

The health insurance system within the United States can be overwhelming, especially to companies based outside the U.S. where countries may have a socialized system. Below is a table listing the major insurer types in the U.S. Unlike other countries where a national coverage decision may be rendered, the majority of coverage decisions in the U.S. are made by each individual insurer.

Insurer	Population Covered	Governance
Private/Commercial Insurers	<ul style="list-style-type: none"> • < 65 years of age 	Each insurance company is independent and develops their own coverage policies, though many use the same information to make their decisions.
Medicare*	<ul style="list-style-type: none"> • ≥65 years of age • Qualifying disabled individuals 	Governed by the Centers for Medicare and Medicaid Services (CMS). Federally funded program with eligibility requirements and payment levels determined nationally, but the majority of coverage decisions determined regionally.
Medicaid*	<ul style="list-style-type: none"> • Low-income individuals & families • Qualifying disabled individuals 	Governed by the Centers for Medicare and Medicaid Services (CMS). Federal and state funded program with state eligibility requirements, benefit packages, and payment levels determined at state level.
TRICARE (formerly CHAMPUS)	<ul style="list-style-type: none"> • Current & retired members of uniformed services, their families, and survivors. 	Federally funded. Members switched to Medicare at age 65. Run by Dept. of Defense. Eligibility requirements benefit packages, and payment levels determined at federal level.
State Children’s Health Insurance Program (SCHIP)*	<ul style="list-style-type: none"> • Children ≤ 18 years of age 	Federal and state funded program with state eligibility requirements, benefit packages and payment levels determined at state level.
Workers Compensation*	<ul style="list-style-type: none"> • Qualifying individuals injured on the job 	State-run programs

* Private/commercial insurers contract with federal and state programs to process claims and implement programs.

For information regarding reimbursement assessment and strategy for medical devices, contact Monica Schultz, RCRI’s Director of Reimbursement, at mschultz@rcri-inc.com. A more complete listing of RCRI services is available at www.rcri-inc.com