As you learn about health care delivery in the U.S., it is necessary to understand the various models of health insurance to develop important foundational knowledge as you progress through the course and for your role as a future health care employee. The following matrix is designed to help you develop that knowledge and help you understand how health care is financed and how health insurance influences patients and providers.

**Complete** the matrix. In each box, describe the model in your own words. Consider the following as you complete the matrix:

* How is the care paid or financed when this model is used?
* What is the structure behind this model? Is it a gatekeeper, open-access, or combination of both?
* What are the benefits for providers who use this model?
* What are the challenges for providers who use this model?

| **Model** | **Describe the model in your own words** |
| --- | --- |
| Health Maintenance Organization (HMO) |  |
| Preferred Provider Model |  |
| Point-of-Service Model |  |
| Provider-Sponsored Organization |  |
| High-Deductible Health Plans and Savings Options |  |