

Topic 1: Disease Process

One of the best healthcare insurance providers in San Antonio, Texas, is United Healthcare (UHC). They provide several health insurance plans for different scenarios such as individuals, families, and companies having 2 to 50 employees. Additionally, they also provide coverage for dental issues which is not covered by a few health insurance companies. Their various health benefits plans cover accidents, critical illness, health protection, hospital safeguard, and life insurance (United Healthcare, 2020).

UHC offers several short-term insurance plans which cover medical expenses from a month to 3 years depending on the plan. Its monthly premiums vary from \$79.20 to \$591.70. It also offers a hospital and doctor indemnity insurance plan otherwise known as fee-for-service insurance or fixed-benefit insurance as it pays a fixed price for specific healthcare services mentioned in the plan. This plan covers purchase of prescription drugs, costs of diagnostic tests such as bloodwork and X-rays, and costs of surgeries. Its monthly premiums vary from \$90.51 to \$238.07 depending on the specific services covered by the plan. In a typical plan with a monthly premium of \$155.71, payment of one wellness exam will be \$80, payment of each clinic visit will be \$80, and payment of each prescription drug refill will be \$40. Additionally, in case of hospital stay, payment for each day will be \$3000 (United Healthcare, 2020).

For Mr. Antonio Carter who is a 41-year old suffering from Type 2 diabetes, the best healthcare insurance package will be the Health ProtectorGuard (HPG) that will cover prescription drugs, clinic visits, wellness exams, and hospital stays. As most

cases of diabetes can be managed at home with the help of regular exercise, dietary changes, and medications, the HPG will provide suitable coverage for his medical expenses. As diabetes is a chronic condition, short-term health insurance plans will not be appropriate for him and he will need to go for a long-term package to help manage his healthcare expenses.

Topic 2: Healthcare Profession

Becoming a Registered Dietitian in San Antonio, Texas, requires a postgraduate degree in Dietetics along with relevant internships and licensure exams depending on where one intends to practice. The average cost of pursuing a Bachelors program in Dietetics is \$25,771 and the cost of pursuing a Masters program in Dietetics is \$24,527. Apart from this, the additional costs of pursuing a college education amount to \$600 (UTSA, 2019). Following this, students are expected to apply for a dietetic internship which costs around \$10,000 (UTHealth, 2012). After this, students may need to attend exams for registration and license to practice which cost around \$200 per exam (NutritionED, 2020).

Dietitians usually work in hospitals, care facilities, nursing homes, and rehabilitation centres. Apart from these, they may also provide personal consultations for people's nutritional requirements and help them prepare care plans based on their health status. The salary of a Dietitian in San Antonio, Texas, can be anywhere between \$55,914 to \$67,498 annually. In scenarios where dietitians provide personal consultations, they may charge between \$100 to \$120 for a 45 to 90 minutes session (PayScale, 2020).

The coverage of dietitian consultations by healthcare insurance packages depends on the specific plan. If the consultation has specifically been requested by a physician for management of a chronic condition such as diabetes or coronary heart disease, the consultation charges may be paid by the insurance provider. On the other hand, if the consultation is initiated by the patient without any healthcare triggers, it may not be covered under the health insurance plan. For Mr. Carter, it is likely that if his doctor recommends a dietitian consultation specifically for management of his diabetes, it may be covered by his health insurance provider.

References

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