

Group health insurance is a type of medical insurance policy that is usually offered to employees or members of the same organization. Often, group health insurance is offered to individuals at a lower cost because the risk for the insurer to cover a large group of people is spread across the members of the group health plan. Statistically, most members of the group will not require extensive medical care. Thus, the insurer can guarantee coverage for each person, even if a small percentage of the group has medical conditions that require more attention.