

A photograph showing a business meeting. Two people in dark suits are shaking hands over a dark wooden table. On the table, there are several documents with charts and graphs, and a tablet computer is being held by one of the individuals. The background is blurred, showing an office environment.

## What Is A Group Health Insurance Plan?

A **group health insurance plan** is a type of insurance plan that offers coverage to a group of individuals, typically employees of a company or members of an organization.

These plans are a common part of employee benefits packages and are made to offer healthcare coverage to a large number of people within the group.

**Here are a few characteristics of group health insurance plan:-**

- **Networks**
- **Cost Sharing**
- **Group Dynamics**
- **Benefit Packages**
- **Membership-Based**
- **Employer-Sponsored**