

The figure is a flowchart with many entities that are involved in health care in the United States. 7 types of entities are present. They are Government Agencies, Private Insurers, Government Insurers, Suppliers, a group for Providers, Doctors, Hospitals, and Clinics, a group for Purchasers, Employers, Associations, etc., and a group for Consultants and Intermediaries. The entities are connected in various ways by 3 kinds of relationships: taxes, money transfer, and a consulting or regulatory relationship. Here, the flow chart is described as a nested list in which the relationships are listed beneath each entity. The entities in the figure are presented in a vertical column layout, presented here from top-to-bottom and then left-to-right.

- 1) You – a unique entity at the top of the flow chart
  - a) Taxes to Veterans Health Administration
  - b) Taxes to State Governments
  - c) Taxes to Medicare
  - d) Taxes to S-Chip
  - e) Taxes to Medicaid
  - f) Money transfers to Veterans Health Administration
  - g) Money transfers to Agents and Brokers, Professional Associations, Employers that Self-Insure
  - h) Money transfers to S-Chip, FEHBP, PBMs, and Drugmakers
  - i) Money transfers to Medicaid
  - j) Money transfers to Private Insurers Bearing Risk
  - k) Money transfers to Physicians in Private Practice, Independent Practice Associations, Group Practices, Scanning Centers, Specialty Clinics, Public Hospitals, Private Safety Net Hospitals, Private Non-Safety Net Hospitals, Nursing Homes, and Community Clinics
- 2) Veterans Health Administration - V.A. clinics and hospitals; a Purchasers, Employers, Associations etc. type of entity
  - a) Money transfers to Equipment Manufacturers, Device Makers, Drugmakers, and PBMs
- 3) Agents and Brokers – People who sell individual and some group insurance policies; a Consultants & Intermediaries entity
  - a) No flows begin with this entity
- 4) Professional Associations - Groups that offer insurance for members; a Purchasers, Employers, Associations etc. type of entity
  - a) Money transfers to Private Insurers: Administration Only, Private Insurers Bearing Risk
- 5) Employers that Don't Self-Insure - Businesses that buy employee coverage from private insurers; a Purchasers, Employers, Associations etc. type of entity
  - a) Money transfer to Agents and Brokers
  - b) Money transfer to Medical & Supplemental Benefits, Private Insurers Bearing Risk
- 6) Employers that Self-Insure - Businesses that pay insurers to administer benefits, but bear risk for expenses on their own; a Purchasers, Employers, Associations etc. type of entity
  - a) Money transfer to Private Insurers: Administration Only
- 7) Medicare - Operated by the Centers for Medicare and Medicaid Services, benefits set by Congress; a combination of Government Insurers and Private Insurers entities
  - a) Money transfer to Medicaid
- 8) MedPac - Independent agency that advises on Medicare payment policies; Government Agencies entity

- a) Money transfers to Medicaid, Medicare Advantage, Part D, Part B, Part A
- 9) Benefit Consultants - They advise employers and other purchasers on buying insurance and finding ways to save money; Consultants & Intermediaries entity
  - a) Money transfer to Professional Associations
  - b) Money transfer to Employers that Self-Insure
  - c) Money transfer to Employers that Don't Self-Insure
- 10) Wellness Coordinators - They offer advice, primarily to self-insuring employers on how to encourage healthy living and hopefully reduce medical costs; Consultants & Intermediaries entity
  - a) Money transferred to Professional Organizations
  - b) Money transfer to Employers That Don't Self-Insure
  - c) Money transfer to Employers That Self-Insure
- 11) Institute of Medicine - Independent advisory board about practice of medicine; no real power; Government Agencies entity
  - a) No flows are associated with this entity
- 12) AHRQ - Agency for healthcare research and quality; it researches treatment efficacy; no real power; Government Agencies entity
  - a) No flows are associated with this entity
- 13) Part A – The part of Medicare that pays hospital bills; a Government Insurers entity
  - a) Money transfer to Public Hospitals, Private Safety Net Hospitals, Private Non-Safety Net Hospitals, Nursing Homes
- 14) Part B – The part of Medicare that pays physician bills; a Government Insurers entity
  - a) Money transfer to Physicians in Private Practice, Independent Practice Associations, Group Practices, Scanning Centers, Specialty Clinics, Community Clinics
- 15) Part D — The new Medicare drug benefit; a combination of Government Insurers and Private Insurers entities
  - a) Money transfers to PBMs, Drugmakers
- 16) Medicare Advantage – Private sector alternatives to Medicare; a combination of Government Insurers and Private Insurers entities
  - a) Money transfer to Physicians in Private Practice, Independent Practice Associations, Group Practices, Scanning Centers, Specialty Clinics, Public Hospitals, Private Safety Net Hospitals, Private Non-Safety Net Hospitals, Nursing Homes
- 17) Medicaid – Program for the poor and disabled, administered by states, jointly funded with federal government, frequently administered through private plans; a combination of Government Insurers and Private Insurers entities
  - a) Money transfer to Physicians in Private Practice, Independent Practice Associations, Group Practices, Scanning Centers, Specialty Clinics, Public Hospitals, Private Safety Net Hospitals, Private Non-Safety Net Hospitals, Nursing Homes, and Community Clinics
- 18) S-CHIP — Program for low-income children and some families, jointly funded with the federal government, frequently administered through private plans; a combination of Government Insurers and Private Insurers entities
  - a) Money transfer to Physicians in Private Practice, Independent Practice Associations, Group Practices, Scanning Centers, Specialty Clinics, Public Hospitals, Private Safety Net Hospitals, Private Non-Safety Net Hospitals, Nursing Homes, and Community Clinics

- 19) FEHBP — The Federal Employees Health Benefit Plan – menu of private plans for government workers; a combination of Purchasers, Employers, Associations etc. and Private Insurers entity types
  - a) No transfers out of this entity
- 20) PBMs — Pharmaceutical Benefit Managers – Intermediaries that buy drugs at a discount; a Purchasers, Employers, Associations etc. entity
  - a) Money transfer to Drugmakers
- 21) Drugmakers — The pharmaceutical industry; a Suppliers entity
  - a) No transfers out of this entity
- 22) Device Makers – The companies that make implantable medical devices, etc.; a Suppliers entity
  - a) No transfers out of this entity
- 23) Equipment Manufacturers – The companies that make scanners, etc.; a Suppliers entity
  - a) No transfers out of this entity
- 24) Medigap & Supplemental Benefits — Private supplementary insurance that fills in the gaps of Medicare; a Private Insurers entity
  - a) Money transfer to Physicians in Private Practice, Independent Practice Associations, Group Practices, Scanning Centers, Specialty Clinics, Public Hospitals, Private Safety Net Hospitals, Private Non-Safety Net Hospitals, Nursing Homes, and Community Clinics
- 25) Inspectors & Licensing boards – Responsible for making sure providers of care adhere to regulations regarding safety, etc.; a Government Agencies entity
  - a) Consulting or regulatory relationship to Physicians in Private Practice, Independent Practice Associations, Group Practices, Scanning Centers, Specialty Clinics, Public Hospitals, Private Safety Net Hospitals, Private Non-Safety Net Hospitals, Nursing Homes, and Community Clinics
- 26) Private Insurance Bearing Risk – Insurers that both administer benefits and pay for them with reserves, built up from premiums and other income sources; a Private Insurers entity
  - a) Money transfer to Physicians in Private Practice, Independent Practice Associations, Group Practices, Scanning Centers, Specialty Clinics, Public Hospitals, Private Safety Net Hospitals, Private Non-Safety Net Hospitals
- 27) Private Insurers: Administration Only — Insurers that administer benefits for companies that self-insure; a Private Insurers entity
  - a) Money transfer to Physicians in Private Practice, Independent Practice Associations, Group Practices, Scanning Centers, Specialty Clinics, Public Hospitals, Private Safety Net Hospitals, Private Non-Safety Net Hospitals
- 28) Long-Term Care Insurance – Private insurance for long-term care not covered by regular insurance; a Private Insurers entity
  - a) Money transfer to Agents & Brokers, Nursing Homes
- 29) Department of Labor – Under law known as ERISA, federal agency that regulates plans not under state jurisdiction; a Government Agencies entity
  - a) No flows are associated with this entity
- 30) FDA – Food and Drug Administration – regulates safety and usage of drugs, devices, etc.; a Government Agencies entity

- a) Consulting or regulatory relationship to Drugmakers, Device Makers, Equipment Manufacturers
- 31) Physicians in Private Practice – Doctors who operate on their own as individual proprietors or in small groups; a Providers, Doctors, Hospitals, Clinics entity
  - a) Money transfer to Drugmakers, Device Makers, Equipment Manufacturers
- 32) Independent Practice Associations – Large networks of physicians that contract with insurers, sometimes through capitation; a Providers, Doctors, Hospitals, Clinics entity
  - a) Money transfer to Drugmakers, Device Makers, Equipment Manufacturers
- 33) Group Practices – Integrated, multi-specialty groups of physicians that coordinate and manage care; a Providers, Doctors, Hospitals, Clinics entity
  - a) Money transfer to Drugmakers, Device Makers, Equipment Manufacturers
- 34) Scanning Centers – standalone establishments that offer scanning; a Providers, Doctors, Hospitals, Clinics entity
  - a) Money transfer to Equipment Manufacturers
- 35) Revenue consultants – Consultants who help providers get paid from insurers and individuals; a Consultants & Intermediaries entity
  - a) Consulting or regulatory relationship to Physicians in Private Practice, Independent Practice Associations, Group Practices, Scanning Centers, Specialty Clinics, Public Hospitals, Private Safety Net Hospitals, Private Non-Safety Net Hospitals, Nursing Homes, Community Clinics
- 36) Public Hospitals — Hospitals owned and operated by the government; a Providers, Doctors, Hospitals, Clinics entity
  - a) Money transfer to Drugmakers, Device Makers, Equipment Manufacturers
- 37) Private Safety Net Hospitals — hospitals that provide large amounts of care to the poor and uninsured; a Providers, Doctors, Hospitals, Clinics entity
  - a) Money transfer to Drugmakers, Device Makers, Equipment Manufacturers
- 38) Nursing Homes — Long-term care at homes and institutions; a Providers, Doctors, Hospitals, Clinics entity
  - a) Money transfer to Drugmakers, Device Makers, Equipment Manufacturers
- 39) Community Clinics — clinics, often funded by the federal government, they provide basic medical care to the poor and uninsured; a Providers, Doctors, Hospitals, Clinics entity
  - a) Money transfer to Drugmakers, Device Makers, Equipment Manufacturers
- 40) State Governments — Finance state insurance programs and low-income providers, regulate insurance plans; a combination of Government Agencies and Providers, Doctors, Hospitals, Clinics entities
  - a) Money transfers to Public Hospitals, Private Safety Net Hospitals, Community Clinics