

# Introduction to healthcare finance, description of the problem of funding emergen...

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Healthcare Financing and how it can be improved Introduction It is very sad to that despite efforts being made by governments – both past and present to get the healthcare system of the United States improved, “ The U. S. healthcare system comes in last for performance among seven industrialized nations despite spending the most, according to a new Commonwealth Fund report” (Monegain, 2010). Researchers find this development very disturbing.

## Review of Literature

### Healthcare Finance

To a very large extent, the problem of poor healthcare is attributable to the poor healthcare finance system in place. Without missing words, the problem with healthcare finance in the United States is not just about the absence of ideas on how much is needed to fund healthcare as Reinhardt (2009) reports that as much as \$1 trillion was targeted for healthcare reforms in 2009. The problem therefore has to do with sourcing of revenue for the healthcare sector as government is committed on not causing deficits to other sectors of the economy because of healthcare. To this effect, government has the option of either raising federal tax earnings or cutting down on budget to other sectors that have firm roots.

### Description of the Problem of Funding Emergency Services

The Federal Emergency Management Agency (2009) notes that “ stimulated by local budget pressures, fire and emergency medical service departments in the United States are using a wide array of fundraising approaches beyond traditional methods.” These fundraising approaches have however failed to live up to their expectations. A perfect description of the problem of funding

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emergency services would be to say that the emergency services are near collapse. The problem has resulted because according to Forester (2011), the source of funding for emergency services no longer has the potential of soliciting enough revenue. As it is right now, emergency services “ receive its funding from the surcharge that is charged on landline telephones” (Forester, 2011). However; the advent of mobile phones makes the use of landline telephones less popular and lucrative.

### Analysis and Discussion of the Topic

#### Discussion of Ethical Obligation to Provide Services

Healthcare providers have constantly been tagged with certain levels of obligations in the provision of healthcare to the citizenry. Because of the humanitarian nature of the obligations, they are commonly tagged as ethical obligations. By ethical, we mean to say that healthcare providers to oblige to these obligations without fail. Four of these ethical obligations are given by Levine et al. (2007) as

1. Every Member of Society Must Have an Adequate Array of Core Health Care Benefits
2. The Contents and Limits of Health Care Benefits Must Be Established Through an Ethical Process
3. The Health Care System Must Be Sustainable
4. The Health Care System Must Ensure that Its Stakeholders Have Clear Responsibilities for Which They Are Accountable

A general discussion of these ethical obligations would confirm that the healthcare system must ensure the general wellbeing of all citizens and must be available at all times that one needs to fall on it. Our dilemma would

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however remain with the question of as to whether or not these ethical obligations are diligently fulfilled by healthcare stakeholders.

#### Evaluation of the Governors plan

Several suggestions have come up in accordance with the need to improving healthcare delivery and financing in the US. This has lead to Governor Bush suggesting an increase in traffic fines to help continue funding these medical services. Ideally, this is a workable plan as traffic fines are hard to do without in a typical road-user situation. The question must however be ‘ how often traffic fines are charged on people?’ to this effect, it would best be in the interest of all if the suggestion is expanded to include an increase in all road user tariffs. This way, there would be a wider scope of amassing revenue for the industry.

#### Conclusion

The need to raise enough revenue to man the healthcare sector should be the concern of all. This way, all citizens must embrace whatever policies that government puts in place to raise some revenue to improve healthcare delivery.

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