

# Unethical behaviour of health insurance company



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The kind of Health insurance portrayed by our country is the type that states “ they provide equality, equal coverage and affordable cost of care to different type of individual, irrespective of their medical condition, disability, culture, and non-income base discriminating coverage, but I still can assist they are various angles of fraudulent behavior by the insurance company. Many individuals are paying large amount of monthly coverage for health insurance even without going to the hospital for months, and when they suddenly go, they are left with large amount of co-pays and deductibles. According to statistics, there is high number of uninsured populations in the united states as a result of their inability to provide monthly mortgage. Sicko is a movie that discussed people’s thoughts on unethical behavior of the insurance company, the director of the movie known as Michael Moore, told the story of what people passed through in the hands of the insurance company and the life of those who do not have coverage. He narrated different better lifestyle of insured people in other countries which made him conclude that insurance company in America value wealth more than human life as a result of all the unethical behavior in healthcare system.

The ethical dilemma of inhumanity has been shown by health insurance and health care professional based on the way they treat patient without considering how they are feeling emotionally. An example is the story in the Michael Moore’s movie where a carpenter mistakenly cut off his finger and unfortunately he had no health insurance, on his arrival to the emergency department, after verifying that he has no insurance, he was asked to pay the sum of \$60, 000 to have his finger attached or he could pay the sum of \$12, 000 to repair his ring finger, he had to make a decision to leave without

a finger due to high cost of the procedure, but struggled to raise money and had his ring finger repaired. Sicko (2007). The medical doctors cared more in helping hospital to raise fund for the hospital, rather than having human conscience which should have been one of the ethical behaviors sworn by a health care professional. The unethical behavior of inhumanity and interest in profit was also shown when the insurance company refused to pay the accident victim's ambulance fee because they said she should have given a written prior authorization before being taken to the emergency. They never considered the fact she was in pain, how on earth can an accident victim who is suffering in pain remember to write or give an authorization? That was very unethical not considering what the lady was going through but their interest was more on what she should have done and the profit they supposed to receive. Patients were rejected due to their weight gain or weight loss, their height and body mass index when they are applying for the insurance. I remember been asked once by the insurance company about my size and any pre-existing condition I had, I told them about my pre-existing Migraine headache, to my greatest shock, I was surprised when I got the medical bill of an MRI I had and when I called the insurance, they told me it went under my deductible, meaning they refused to cover the procedure because it was a pre-existing condition.

Most medical doctors are aware of the unethical behavior of the insurance company in denying care to those that needed it, and how doctors are making money or profit from the insurance company when they help in averting medical procedure a patient needed to survive, which is against the code of ethics as they always look for a way out in avoiding the provision of

necessary care to patient to save fund. According to George A. Beller, “ Moore mainly spoke about the unethical behavior of the private insurance companies and health maintenance organizations (HMOs), based on his observation, he admitted that they are involved in denying medical care coverage to those covered under them, so that they can make more profits and gain than the health coverage they are providing for them”. It was disturbing to see how they were denying medical procedure from the homeless patient and how they had to drive them away to the homeless shelter, because they felt they have no one to intercede for them. It was disheartening to see how a medical doctor who took an oath to protect human life are more interesting in making money, saving profit for the insurance company and abandoning their promises and moral behavior. In the movie Sicko, one doctor called Linda Pino made this statement, “ in all my work, I had one primary duty and that is to use my medical expertise for the financial benefit of the organization for which I work, and I was told repeatedly that I was not denying care, I was simply denying payment” Sicko (2007). she later acknowledged that managed care can terminate a patient’s life and she knew they were doing something that was very unethical due to profit reasons. It was so sad she realized so late after making so much profit from the insurance company which resulted to the loss of many innocent lives as a result of their greed which was also very unethical.

The health insurance is sabotaging people and denying them healthcare benefit after their monthly payment, as a result of this behavior, an individual could fall into debts as a result of the insurance not covering their medical procedures causing them to fall into debts, like the lady in the Sicko

movie who ended up losing their home due to their inability to pay their monthly mortgage. The insurance refused to pay when her husband developed stroke and she had cancer, the insurance felt they would not pay anymore as they felt they were wasting so much money on them and their life meant nothing to them. As a result of the illness, they became bankrupted due to lots of medical bills they insurance refused to pay. These brought so much changes to their life due to lack of insurance which could leave many people vulnerable to diseases and infections, like the young man who saw it upon himself to stitch up his leg wound without considering going to the hospital to get proper treatment as a result of lack of medical insurance.

Another unethical dilemma has to do with the pharmaceutical company's policy and behavior in our country today as they are allowed to charge whatever they feel like during the production of the medication. According to Cammarata, " The cost of pharmaceutical drugs is becoming a major problem in our country now, the insurance company tries to manipulate medical doctors into practicing the usage of various minor drugs first before an expensive one". This act leads the insurance company into denying coverage of a medication prescribed by a doctor, that is supposed to save life when they feel it is not necessary or expensive. They seem to take matters into their own hands in making decision whether to give or not give a medication that is prescribed by a licensed doctor. The first ask the doctors to do a trial and error method of other low-cost medication, and they question a doctor's order whenever they feel the medication is expensive. They have no remorse or empathy of what the patient is going through. To

save cost, they play a game of chase with a patient's life in refusing to cover most medications and sending it towards the patient's deductible. If the patient has no money to pay for those medication, some of them end up getting sicker, which could complicate their life, leading to death.

(Cammarrata. D). in the movie Sicko, it was showed how they passed the law and the coverage for drugs climbed up, leading to many of the congressman leaving their job and joining the pharmaceutical company due to the high profit they were making drug production. Many individuals started paying larger amount of money annually as deductible for their medication. I personally had to pay over \$3000 on my premium before total coverage of certain medication. If unfortunately, I have no money to pay, then I will not be able to receive my medication.

The ethical principal of Non-maleficence which is against harming a human life was violated by the insurance company and medical doctors in various ways as they are obligated to providing quality care and relieving pain, which they failed to do in lots of ways. The medical doctor narrating how she helped in denying care to save insurance company and her millions of dollars leading to lose of lives was so unethical as it violates the code of ethics which has to do with appreciating human life and doing everything possible to save life. When the young man in Sicko movie had kidney problem, and they were lots of experimental medication to try on him, but the insurance refused to approve any of the procedure, even when the young man excitedly got a match for his bone marrow procedure, sadly the insurance denied him, and he later passed away after crying bitterly. This was a result of the insurance company and doctors caring more about money rather than

saving his life. They never showed any form of empathy or placed considerable care about his life which against the code of ethics, as the freedom of living was denied from the young man.

The ethical principle of justice has been violated in lots of ways as a result of people not having access to healthcare insurance that is affordable without maximum deductible and co-pay which is a fraudulent way of getting the money back from the patient by enriching the bags of the congress and political organization, by using the poor and less privileged in making their money. Justice was not served for the four people who risk their lives during the 9/11 terror in saving lives, four of them got sick but was abandoned by the health insurance as they called their health problem pre-existing, and they cannot even afford to get their prescription as it was very expensive and not covered by insurance and the government is not doing anything to see that they get better adequate care they deserved was very unethical. According to the movie Sicko, "Hilary Clinton tried to get equality insurance for all people, but the congress and insurance organization fought so hard to make sure they decline her proposal, which lead to bribing her and increasing the benefit of all the CEO organization" because they knew approving the proposal will cost them money and they would not make profit from the highest population of the poor masses who cannot afford health care coverage.

Autonomy and respect of person is another ethical principal that is always being violated by the insurance company as the important information why they are denied care is hidden away from them even when they make a suggestion what they wanted in helping better their health, the insurance

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company will deny any form of procedure that they feel is not necessary without respecting the patient and considering how he or she is feeling. Their quality of life and valuing of life is always being violated by the insurance. According to the Sicko movie, the insurance company always have a long list of illness and diseases that could make them deny offering coverage to patient. The patient will have high hopes of getting better and getting health coverage, but only to get a call from the insurance that they would not be covered, this violates their right to live, as the company choose to save money and make more money by denying procedures and coverage to less privileged people. This has led to many losses of patient's life as patient receive less care due to lack of respect to human life.

The ethical principal of Beneficence has been violated by the health care professional and nurses in lots of ways when they forget about having the best interest of the patient and helping in using higher standard care in treating the patient without listening to the insurance which might cause them to substitute or interfere with the type of care that is given to a patient. Doctors and nurses are aware of the proper care a patient need to get better, but they sometimes manipulated by the insurance company and they decide to hold the treatment or delay procedure working with the insurance in doing everything they say to save them money which could violate having the best interest of the patient and not using high standard care in treating the patient.

I strongly feel the health care insurance need a lot of adjustment and changes. Government should provide free medical care for senior citizen and minimum insurance rate for low income earners with no deductible or

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increased co-payment. It was very disheartening to see how an old man has to suffer working non-stop just to keep up with medical insurance bills and Medicare. I personally think insurance payment should be free for senior citizens which will help in prolonging and extending their life, just like it is in different country like Cuba, London and Canada. It was shocking to learn that countries like those mentioned pay nothing or less money on getting proper medical care that is much better than America, and they care more about saving human life rather than making more money for the insurance company and most of the doctors were paid monthly based on how many lives they saved. Cost of prescription was very cheap in different countries compared to the high amount paid for medication in America. The thought of getting a medical bill can hinder a patient who has a minor treatable infection from going to the hospital, and if left untreated, it can travel to the kidney causing more damage to various organ in the body leading to more complicated issue or death. With the amount of tax paid by American citizens, I believe the government can make most prescription drugs to be free with less payment on trade and generic medication to enable the poor mass to get the proper medication they need in getting better. I know our health insurance system is broken, it was very disturbing to realize that medical doctors are aware of the fraudulent behavior of the insurance company in denying basic care to patient in other to boost up their pocket and save some percentage for the doctors which is very unethical behavior. Doctors and nurses should try their very best to practice the code of ethics, in having the interest of the patient more than any other thing. I believe if medical doctors strong stand on their recommendation for a procedure that they know could save a patient's life to the insurance company, it will

mandate the insurance company to pay the medical bill for the procedure as they will not see any likeable way out. I believe the nurses should be involved in refining our health care system, Nurses are the first responder to patient and they should work as patient's advocate in seeing that all their needs and medical care is met. This is reflected by their strong willingness to follow the rule and do the right thing in protecting the right of the patient.

I remember a day went to see my doctor for severe cough I had been having for six-day non- stop, he told me there is a medication he would have recommended but he know my insurance will not cover it as they will want him to try the basic medication first. What an unethical dilemma, that Doctor whose job is to protect human life has to prescribe medication based on what insurance will cover or not and not based on what medication the patient supposes to take to get better. Doctors has to send in a referral to the insurance to ask them first in they will cover a medical procedure that could save a life, if the insurance says they cannot cover it, the doctor would neither cancel the procedure or order the patient to pay out of pocket, which will be thousand of dollars. Sometimes my insurance decides that a medication prescribed by the doctor for my kids would not be covered, and I will end up paying a large sum of money out of my pocket just to get my children's medication. this made me believe that health system cares more about money rather than saving lives. I believe people should raise their voice in addressing the calamity the insurance company is bringing upon humanity. Imagine how many lives that has been lost as a result of lack of insurance, imagine how many lives that has perished as a result of insurance

company denying patient basic procedure that could save their lives. I strongly believe we need great transformation in our health care system.

#### Citation

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