

Example of essay on healthcare reform

[Economics](#), [Insurance](#)



\n[[toc title="Table of Contents"](#)]\n

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1. [Cover Letter](#) \n \t
2. [Background](#) \n \t
3. [The Opposing Views](#) \n \t
4. [Strengths and Weakness of the Opposing Claims](#) \n \t
5. [Argumentative Claims](#) \n \t
6. [Warrants](#) \n \t
7. [Conclusion](#) \n \t
8. [Works Cited](#) \n

\n[/toc]\n \n

Cover Letter

The purpose of this essay is to open the possibilities for alternative approach in healthcare reforms. The people in general rely on the benefits of healthcare insurance for a more affordable health maintenance option. However, the economics of healthcare pushes its cost to all-time high and pushes the financial limits of most average policyholders. Therefore, it is reasonable to introduce a different approach, which relies on health risk prevention through healthy eating.

Writing this paper brought me to a level of realization that there is hope for something that most people thought was absolute. People thought that in order to make healthcare available to all, cost is the key, but maintaining healthy diet could actually divert the health situation to another direction and only if the reforms would consider the possibilities.

Overall, I had a great time writing the paper because it opened me up to a different perspective on the current issues such as healthcare reform.

Ultimately, writing the paper brought me to another level of thinking and pushes me to dig deeper into the issue and learn to think out of the box for solutions.

My decision to write about the topic apart from its controversial nature is because finding a different perspective to the issue encompasses a huge impact to the lives of the people that are reliant on affordable healthcare. Healthcare is a socially significant issue in which a wrong decision could bring more devastating effect than its perceived benefits. The success of the reforms will not only bring significant social changes, but optimizes the public's health interest.

Introduction

The healthcare reform encompasses number of provisions focusing on different areas of needs of the people. There are provisions providing tax credits for small businesses, while rebates and copayments were re-aligned to offset the cost of expensive health claims. Other important aspect of healthcare reform is to protect the people from being denied of their healthcare need in time they needed it the most. However, preventive approach by means of healthy eating and diet is considered to be as important as providing healthcare. In this sense it would be more practical and affordable to consider providing access to healthy eating to prevent expensive healthcare needs. Therefore, healthcare reform should include means to make healthy eating more practical and affordable.

Background

The current healthcare reform generally addresses the need for affordability of access to hospitalization and medication, but there is an apparent lack of emphasis on the prevention of health risks in which healthy eating habit can be a practical remedy. The World Health Organization concluded a meeting in Geneva addressing the importance of healthy diet in prevention of chronic health conditions (WHO 3). The organization re-affirms the importance of healthy eating as a practical approach to health risk prevention. However, the problem with the current situation is that the healthcare reforms are very much fixated on the matters of health intervention without adequate consideration to prevention. Healthcare reform encompasses helps the public to gain access to affordable healthcare, but the cost of hospitalization, medication including the cost of insurance is still too much for average citizens. However, an alternative solution such as encouraging healthy diet and access channels introduced within the healthcare concept can potentially bring more practicality into keeping the people from spending too much for healthcare.

Healthcare costs an average American \$1,110 annually not including the cost of medication and insurance premiums (Bradford et al.). This brings a question whether healthcare reforms have significantly made a difference in reducing the financial implications of healthcare. On the other hand, health experts believe that proper diet and eating organic food would significantly reduce the probability of a person getting sick, but another issue emerges in this idea because organic foods marginally cost more than the usual preserved or canned foods found in the grocery stores. However, if the cost of organic

food and other healthy food items are to be covered by healthcare insurance, there is a bigger possibility that an average American family would be able to afford healthy foods and save significant amount of money from avoiding hospitalization.

The Opposing Views

Healthcare reforms hopes to expand its value as a practical remedy for reducing the cost of access to health services. Although issues about fraud, waste and high administrative cost bloats the overall cost of accessing health services including medication, clinical visits, medical tests and ultimately hospitalization. However, healthcare reformers believe that those issues are also present in healthcare reforms 40 years ago and the ultimate remedy for cost reduction is to reduce the administrative cost. Therefore, the new healthcare reforms were able to deliver a more viable and affordable option for healthcare access due to the reduction of the administrative cost (Fuchs 12). Furthermore, healthcare reforms welcome alternative strategies for cost reduction such as health preventive strategies. Although preventive measure do save money, but the majority of them does not sustain the same savings effect in the long term. One of the arguments mentioned in the non-viability of preventive measures such vaccination and or supporting healthy eating habit is because those options encompass a different costing system that constantly changes (Neumann and Weinstein 661-663). Therefore, the cost of goods to support healthy eating is difficult to predict and does not promise a long-term savings.

Strengths and Weakness of the Opposing Claims

Healthcare reform does demonstrate strength in terms of stating the specific point of the problem when it comes to healthcare cost. Pointing out administrative cost as the main component of high healthcare constitutes a strength in the argument because the new reform calls for insurance exchanges between companies and healthcare buyers, which reduces administrative cost than having the buyers and sellers to offer separate deals (Fuchs, 4). On the other hand, there is also a perceived weakness in the administrative cost reduction because in order to achieve insurance exchange, insurance healthcare providers should follow uniform system imposed by legislation. However, the healthcare reform or other legislation do not have specific uniform system in the matter of insurance exchange because the majority of insurance companies are private organization that the government do have a full control of. Therefore, administrative cost reduction in insurance exchange among insurance companies does not provide assurance of a long-term remedy to high insurance cost because the strategy is discretionary and not mandatory.

Argumentative Claims

Instead of fixating on cost reduction on the operational aspect of healthcare delivery, reforms should consider inclusion of access to healthy food instead because it is more practical and affordable. Preventive measures in avoiding chronic and other health related risks can be done by introducing the public to healthy food consumption because keeping the people on a healthy diet reduces the probabilities of them getting sick, thus limits their need for healthcare. Limiting hospitalization and need for medication is practically

addresses the problem of high healthcare cost. The point of argument here is that, why spend on being sick when it can be avoided in the first place? The Center for Disease Control in particular believes that strategic approach in supporting additional budget on preventing the main culprit of health problems such as obesity and chronic illnesses by making healthy foods more accessible and affordable (Russell 42-45). Instead of the reforms focusing on putting together provisions that will bring together the private insurance firms into agreement of insurance exchange to cut cost of healthcare, it would be best to include provisions in the reform that will subsidize the cost of healthy foods or at least persuade insurance companies to cover healthy food purchases in the insurance package.

Warrants

Achieving the goals of integrating healthy eating to healthcare reforms will require support of the private sector. Since healthcare insurance companies are taking steps to reduce the cost on their part by supporting insurance exchange to reduce administrative cost. It is not a legislative mandated concept, but a prerogative choice by the healthcare insurance companies. Therefore, the privately held insurance firms and the government to integrate healthy eating into the healthcare system in general can exercise the same prerogative. If healthcare reformers believe that preventive approach is not about imposing healthcare cost savings, administrative cost reduction encompasses the same notion (Fuchs 6). If food cost consistently changes, so is the cost of medication, medical supplies and professional fees due to economic shifting. Given the similarities in cost dynamics, preventive measures and insurance exchange can work together.

Conclusion

Considering the cost of healthcare in order to make it universally accessible to even the poorest of Americans, health reforms should also consider integrating preventive approach such inclusion of healthy food access to reform apart from reducing administrative cost. Both are promising approach to cost reduction, but prevention is also detrimental in keeping the people from spending money when getting sick. Cutting administrative cost by means of insurance exchange can change the overall cost of healthcare insurance, but with all the factors such as price of medication, supplies and professional fees, it will still not guarantee a significant savings on the part of the policy holder. On the other hand, for the policyholder to avoid catching illness, it is also important to introduce preventive measures by introducing affordable healthy foods. Furthermore, instead of having the policyholder to wait until he gets sick to use the healthcare insurance that he is paying for every month, it is would be best to maximize the benefits of the insurance by means of using its benefits to pay for healthy food purchases. These initiatives can be integrated into the current healthcare reforms, which will bring down the cost of insurance.

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