Healthcare issues term paper examples

Economics, Insurance



Abstract

The United States expenditure on its health care systems has risen to very high levels in the recent past. However, the nation has not attained the sufficient levels of health care. Many Americans have lost access to health care services because of the escalating costs of the services and lack of health care insurance. Another factor that has led to the insufficiency of health care services is the lack of qualified specialists in the health care system. Consequently, the nation has lost many people who die due to lack of proper health care services. The nation has embarked on reforms in the health care system, in an attempt to bring changes to the devastating state of the system. The insufficiency of the health care system has lead to the death of many Americans among other consequences.

Introduction

The health care system in the United States is a unique system as compared to other nation's health care systems since its private element dominates the public element. The system constitutes medical and nursing practitioners as well as insurance bodies. It receives a huge amount of funds from the US government. The government gives US\$ 2 trillion in funding the system annually. There are several challenges that are facing the health care system in the US rendering millions of people unable to access proper health care services. All the Americans feel the impact of the challenges though the middle and low-income earners are the most vulnerable. Poor quality, high costs and lack of access to health care services have frustrated all the health care participants-employers, employees and patients. This paper explores

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the major challenges facing the health care system in the United States, their impacts on the American society as well as the possible solution to these problems.

The challenges facing the health care system in the United States

The health care system in the United States lacks enough nursing practitioners to serve patients in the hospitals. By 2005, approximately 500, 000 US registered nurses had chosen not to pursue with their career in the US. It was a big blow on the health care system because it is a difficult task for the system to replace them. The other causes of inadequate nursing professionals are the ageing of the nurses and lack of proper training facilities. Studies have shown that the low numbers of nursing professionals within the health care system has significant negative impact on millions of people in need of health care services (Hunt, 2006, p. 460). It is because it leads to high mortality rates. In the US, many people view nursing as a job for women who have limited career options. As a result many people especially men choose not to take nursing as a career and this contributes to the inadequacy of nursing professionals in the health care system. The current acute shortage of nursing practitioners is partly the media's fault in that the media portray a generally poor image of nurses in the society. As a result, many people do not want to be associated with nursing hence the shortage. According to hunt 2006, the system needs approximately 600, 000 nurses to fill meet the current demand of health care services within the US. The shortage leads to the overworking of the available nursing practitioners. They are stressed thus are unable to provide quality services as they should.

In other hospitals, employers request unqualified individuals to take some responsibilities of professionals in the nursing field. It is a threat to many Americans. However, even if the state provides this number of nurses to the health care system, millions of Americans will not access the health care services due to lack of health care insurance.

Most people in the United States lack health care insurance cover. Research has shown that nearly 47 million Americans are uninsured. According to Garson, the high initial costs of insurance as well as the outrageous premiums deter people from obtaining health care insurance covers (2000, p. 46). The public health insurance comprises of Medicare, Medicaid, the State Children's Health Insurance Program and the Veterans' Administration. On the other hand, the private insurance comprises of the Employer-Sponsored Insurance and the Private Non-group Insurance. Despite the existence of these insurance bodies, millions of people are not able to obtain health care cover due to the high costs associated with these services. It is quite unfortunate because despite the several insurance policies that several institutions offer, most Americans cannot afford insurance cover. As a result, these people do not access preventive medicine, childhood vaccinations as well as health checkups. Lack of administration of preventive vaccinations, most contagious diseases spread faster within populations. If the diseases go untreated, they cause the death of the victim. Other diseases have also become a challenge to the health care system. It has also led to high rates of morbidity and mortality. Additionally, it has caused an " increased rate of hospitalization for exacerbation of problems that could have been simply managed on an outpatient basis" (Silverman 2). Furthermore, it has led to

not only developmental but also educational deficits for children and a decrease in the productivity of a large proportion of the American workforce. These issues have caused much stress among victims. The issue of being uninsured and underinsured has affected not only the low class people. Additionally, it has been a major concern for the moderate and high incomeearning individuals in the U. S. The recent United States Census data shows that currently nearly a third of the uninsured come from families with annual incomes of more than \$50, 000 (ibid).

The rise in cases of obese individuals within the American society is gradually becoming a challenge to the health care system. Aforementioned, the health care system in the US has an acute shortage of nursing professionals and the rise of obesity cases is detrimental. Studies have shown that over 64.5% of American adults are in danger of obesity because of the fact that they are overweight. Heavy weight is because of the change of lifestyle among most Americans. Most jobs are now easy to do due to the global technological advancement. As a result, many people spent most of their time in at the comfort of their couches. Overeating is the other cause of obesity. The rise in obesity cases translates to a rise in the health risks associated with it such as high blood pressure, heart diseases and stroke. Due to lack of proper medical attention, obesity related health risks or rather illnesses lead to the death of approximately 112, 000 people per year. It is evident that obesity and obesity related illnesses are a big challenge to the health care system in the United States. To address this problem, educational institutions should teach people on proper eating habits and better ways of spending their leisure time. They should also teach them the

Lack of healthy competition within the various participants in the health care systems is also a challenge to the system. It has led to the rising costs of attaining the health care services as well as poor provision of services. Competition is an important factor in the success of any system since it drives significant improvements in both the cost and quality of the service. It also leads to rapid innovations and diffusion of new medical technologies within the system. The diffusion and adoption of the new technologies lead to improved methodologies of tackling patients' health care needs. Because the American health care system structure does not give room for healthy competition, the health care system has not expanded. It has remained stagnant for a long time making it unable to meet the rapid increase in demand of health care services in the United States. The cost of adopting the new technologies in system is high in the US.

The rise of the price of drugs as well as new technologies has also impaired the efficiency of the health care system. Health institutions purchase the drugs at high prices thus the cost of their services to patients also increase. Owing to this, many Americans are unable to access health care services. They wonder why the costs are increasing at such a high rate yet the government spends most of its revenue on the health care systems. The issue is very serious since in every thirty seconds in the US someone seeks bankruptcy due to health concerns. In addition, nearly 1. 5 million people lose their homes annually due to their inability to meet medical costs (Farrell, 2009, p. 22). In response to the escalating costs of drugs and technologies, pharmaceutical companies have gained control over the heath care system in an attempt to market their products. Pharmaceutical representatives convince physicians to use some prescriptions to get a high sales volume of their products. Consequently, the doctors end up adopting certain drugs, which are neither cheapest nor the most effective in the treatment of patients. The health care system, unknowingly give patients some services that are not the best in addressing a certain illness. Studies have shown that nearly 100, 000 Americans die of improper medical prescription/errors each year. If doctors would use their professionalism in acquiring and giving proper prescriptions, this problem would be an issue of the past in the American health care system.

The measures taken to address the issues

The U. S. presidents that have put significant effort in bringing reforms to the American healthcare sector are Bill Clinton and Barack Obama. Bill Clinton sought to change the scope as well as urgency of the policy problems, which is one of the most important aspects in bringing reforms to the any sector of an economy. Obama focused not only on the policy problems but also but also on the political and institutional aspect of the healthcare sector. This was meant to make the healthcare system favorable to all the Americans. He sought to bring the reforms during the initial years of his presidency. The journey to a reformed healthcare system began with the efforts that were made by Roosevelt. He initiated some the reforms but did not factor the fate of the majority of the Americans in his reforms. Notably, he did not include the concept of social security during his time. Unfortunately, he died before he could pursue the inclusion of social security in the healthcare system as proposed in the second Bill of rights. As aforementioned, Bill Clinton also made considerable efforts in bringing policy-based reforms in the healthcare system. Obama played the most important role in bringing the reforms. He relentlessly pushed the health care reform agenda with a more lucrative package to the American people. The significant aspect that led to the success of his agenda was the changes in the rules as well as procedures that were introduced prior to his presidency by the Republican speaker, Newt Gingrich (Peterson, 2011, p. 435). Additionally, he had solid votes from the democrats both in the Congress (Brown, 2011, p. 420). Before the Obama presidency, healthcare reform was among the agendas of the legislature. However, the reform failed for six times until Obama took it upon himself to streamline some of the aspects of the public healthcare sector (Peterson, 2011, p. 430). This meant that the problems faced by the Americans as far as the healthcare system is concerned were caused by the failure of the political institutions, legislature and leadership.

Peterson categorizes the American healthcare problems into three namely cost, coverage and the consequences (2011, p. 431). The cost generally refers to the insufficient budgetary allocations that made it impossible to meet all the healthcare needs of the majority in the nation. The coverage refers to the huge population of the uninsured in the nation. This poses a major challenge to their ability to access quality healthcare due to their inability to meet healthcare costs. The consequences are the general effects of the lack of funds to the health care issues of the citizens as exhibited in the majority population. These include the unaddressed threats to public health an aspect that made the United States one of the nations with a low ranking as far as the overall performance of its healthcare system is concerned. The Obama healthcare reform, which sought to solve these problems, was enacted on March 2010 (Brown, 2011, p. 418). It brought about new laws that support certain programs, which will ensure that nearly 95% of the U. S population will receive healthcare coverage.

Conclusion

The health care system of the United States is facing several challenges. They include lack of enough nursing professionals, high costs of drugs and medical technologies as well as the increase of lifestyle-based illnesses such as diabetes. Another major challenge facing the American healthcare system is the high number of the uninsured and the underinsured people. Prior to the Obama healthcare reforms, this issue had been the centre of public debate. The lack of insurance of being underinsured has many consequences to the nation. The phenomenon has been linked to low use of preventive care, decreased or even lack of access to healthcare services, as well has some delays in seeking the necessary medical intervention by individuals suffering from different healthcare issues. To enhance the proper functioning of the system, the US government should embark on restructuring the system. It should come up with policy to guide in this process. The policy should entail the strategies to lower the cost health care services, increase the number of nursing professionals, provide insurance cover to all the Americans as well as restructure the system to allow competition within the sector. Some of these aspects have been provided in the Obama healthcare reform. It calls for all the concerned bodies and agencies to implement the policy to the latter. This will ensure that all the Americans will have access to

adequate health care services at affordable costs. People will be able to afford quality healthcare services and drugs. Consequently, the rates of morbidity and mortality will decrease. The citizens will be more productive and the economy of the nation will continue to grow.

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