

Sample research paper on paying for health care in america

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



Health care costs are very expensive in America. In 2010, the national health care spending was 17.9% of the nation's GDP, a very high figure compared to other developed countries in the world such as Canada and the United Kingdom (Koch 2013). In comparison, these countries are even providing universal health coverage to its citizens. Over the years, the US have adopted several mechanisms for paying for health care in America. Medicare was established in 1965 through an act of Congress. This is a health-insurance provided to persons who are at least 65 years old and eligible for Social Security benefits including the disabled (Koch, 2013). Twenty years later, this system was revised and the subsequent mechanisms improved on the weaknesses of Medicare.

The Diagnosis-related groups (DRG) system provides a fixed amount to hospitals for patients falling within the same category of diagnosis. This was an incentive for the hospitals to lessen the stay of patients' and keep the number of procedures at the minimum. More procedures would mean loss for the hospitals, while less patients less procedures translate to a profit. The Resource based relative value scale (RBRVS) is a reimbursement system to physicians based on skills required for the case. This prevented overcharging by physicians for procedures such as cataract surgery. The managed care or health plans system also disallowed inappropriate procedures as insurance companies specify health care they cover (Koch 2013).

The government implemented the Medicaid program for the uninsured. The disadvantage of this was the issue of cost shifting, a situation which increased the cost of those paying. The most recent health system is Obamacare. In 2010, President Obama signed the Patient Protection and

Affordable Care Act (PPACA). This is the closest to a universal health coverage for the US. Still in its initial stages, PPCA targets to have 32 million insured by 2019 (Koch 2013). All citizens who can afford to pay are required to have health insurance. Those without would have a tax penalty. The ones exempted from the tax penalty include American Indians, persons experiencing financial difficulties, and those with religious objections (KFF, 2013).

Ethical Leadership

Nurses are bound by a professional code of conduct. They are expected to deliver the best possible health care to patients and to efficiently implement physicians' instructions for patient care. Leaders in the nursing profession have critical role in the health system because they decide on issues that can be very sensitive and has an immediate impact on the people involved. I remember one incident when I had to call the attention of one of the junior nurses talking to the patient in a language other than English. The nurse explained that she was doing so because the patient came from the same region as she. Their conversation took place during the time that the patient was being assisted for an ultrasound and another health personnel was present. Since there was nobody with the patient, the nurse felt talking to her in the language they both speak would be helpful. I sympathize with the patients' situation, however, she was also capable of understanding English, and thus it was not necessary for the junior nurse to engage in a conversation with her in another language at the time that she was assisting in a procedure for the patient.

I remembered I asked myself some of the questions in the quality checklist,

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particularly the items on whether I have all the important facts and how the decision would be perceived by someone from the organization (National Center for Ethics in Health Care). Looking back on that incident and the decision on calling the nurse' attention, I could say that it was an ethical leadership action reminding the co-workers would prevent future recurrence. As Danna (2013) it is important in the team of health care providers to maintain a common goal and expectations from each other should also be clear. Thus, it was necessary for a senior nurse to remind other members of the team about the policies in the hospital and what was expected of them.

References

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