

# American health insurance

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## The Impact of American Health Insurance System on Society's Development

The American healthcare system since the 1990's had been undergoing issues and problems that remains unsolved and unanswered. According to World Health Organization, for the year 2000, US have been the top country when it comes to responsiveness and expenditures, what is puzzling however, is that the country only ranked 37th in overall performance and 72nd when it comes to the nation's level of health. The US is the only developed country, except for South Africa, who doesn't provide all its citizens the health care that they need.

Furthermore, the uniqueness of this system that differentiates it from the world is the dominance of the private element over the public element. To start of, in 2003 only 15% of the non-elderly American's populace were insured in public programs while 67% and 18% were insured in a private health insurance and uninsured respectively (Kao Ching Pua 2006). There are mainly 2 types of programs in the public insurance the Medicare and the Medicaid. Medicare is a federal program that covers individuals aged 65 and over, as well as some disabled individuals.

It is a single-payer program administered by the government (the only entity to perform the insurance function of reimbursement). Medicare and Medicaid are financed by federal income taxes, a payroll tax shared by employers and employees, and individual enrollee premiums. Another program of the government is the Medicaid program that is deigned for the low-income and disabled. In the Private Insurance Sector there is the employer-sponsored insurance and the Private non-group or the individual market. Employer-

sponsored insurance represents the main way in which Americans receive health insurance.

Employers provide health insurance as part of the benefits package for employees while it also varies widely. In another note, the individual market covers part of the population that is self-employed or retired, as well as those who are unable to obtain through employment. Unlike the employer-sponsored insurance, the individual market allows health insurance companies to deny people coverage based on pre-existing conditions (Kao Ching Pua 2006). The emergence of American Insurance System is like a double-edged sword that can either have positive and negative effects on society's development.

If by far that the insurance program is discriminating in its clients by means that it incurs more than it gives out, then by all means it will simply deter the progress that the society aims for. If a well -organized and efficient American Insurance system is carried out, then more satisfied Americans can go on living, having enough stamina and vigor to face the daily challenges ahead which in turn will be good for the economy. The Three Key Initiatives: 1. The Need for better Access and Coverage Issue

Nagging issues such as inefficiency and failure in access to health care delivery system have taken root. In 2004, 45.8 million Americans were uninsured (US Census Bureau) and expected to rise accordingly by 50 million in the next decade to come. Between 2000 and 2004 alone, the number of the uninsured had increased to 5.8 million and among them was low-income families and the working middle class (Serber and Gauthler, 2005). The

Degree of Risk The risk that in may turn be involved will be the emergence of dishonest and hoaxed companies that's only goal is to benefit.

It can be prevented if the government can steer hold of these from happening so a fair and competitive business can occur where one can mutually benefit with each other. The Internal and External Environmental Strengths and Weaknesses In which case, the government should step up by expanding their public insurance programs so that they can reach those who have low incomes and those who can't access in ones due to inappropriateness or lack of credentials. It will be the lack of support and initiative from the government should the case be if ever disadvantages might hold.

The Ability of the Organization to Respond to Risks The risks can be minimized if the government can strengthen or devise new laws in which it will create positive effects or support the said initiative. Willingness to Commit to Organizational Enhancement A number of private insurances had been emerging that promises better deals and coverage so that lessening the rate of the uninsured may come in due time. These insurance companies have notice the growing dissatisfaction of the American society and are now currently devising well-developed proposals that can answer to the growing demand.

The search for a better proposal as one insurance company competes with the other will improve the system that we have today. The Barriers to Organizational Effectiveness There incurs more expenses in medical fees because individuals themselves are hesitant to approach medical care due to the amount of moneyhe will lose without thinking of the future disadvantages

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that he might hold. The more a mild condition is prolonged without treatment, the more will the expense of fees he will gain when the condition becomes worse.

It is because he is uninsured or underinsured, that he is unable to go for a check-up. The Three Key Initiatives: 2. the Need for a Better health insurance Policy Issue Problems (Serber and Gauthler, 2005) like gaps in insurance coverage makes it difficult for an individual to fill-out prescription, see specialists when warranted, undergo a medical test treatment or simply to seek advice for a medical problem. Administrative costs is what most of where the expenses in healthcare comes from. It is noted that in 24% of the dollars spent on health care go to administrative costs alone.

If ever there is poor access and coverage in insurance systems, more people will incur more expense, because he will choose not to go to a hospital when what he's feeling is still mild and only decides to when the conditioned that could be prevented earlier comes to worse. The Degree of Risk Policymakers should take into consideration the short-run and long run effects in the implementation or creation of a new policy as well as to extensively study the implications that may affect or contradict to other existing policies, otherwise it will only add up to the burgeoning problems ahead.

The Internal and External Environmental Strengths and Weaknesses Government should devise ways in which to control the system so that worse case scenarios can be prevented and see to it that all can avail the program without any disparities or discrimination in income and race. They should be strict with their implementations and policies as well as provide enough space to allow the flow of things to occur and freedom for one to move freely

without much fear. The strengthening of policies can discourage evil doings but the loose implementation can lead to the rise of underground economies.

Much will be received if much can be given. The Ability of the Organization to Respond Risks USA is one of the most powerful and wealthiest countries in the world. The amount of problems cannot be ignored but to sum it up, the government made a fairly great job in running the country and making a better policy on the health system wouldn't be that much difficult if given attention to. This country is where great minds meet and freedom of thinking is welcomed. Willingness to Commit to Organizational Enhancement

With much received attention from the media, scholars and victims of negligent treatments, issues that will pertain on health will be given a solution to, by the government, hopefully. Its mandate after all is to serve the people. The Barriers To Organizational Effectiveness Up to now, some politicians and insurance choose to be blind saying that there is nothing wrong with the health care system, but as years past, it is becoming more and more visible that there is something wrong and unless that problem is acknowledge, then it would never be undone. The Three Key Initiatives: 3. The Need for better Information Dispersion

Issue There is a saying that if you want something done, you've got to do it yourself. The people should know what they want and learn to voice it out. There will be much response from the administrative body if there is a unified cry. The people should be better informed when it comes to the current problems as well as know how can they break down the existing barriers that obstruct their way in leading a better life. The Degree of Risk

People may resort to unnecessary means such as violence and brainwashing just to be heard, distorting the truth and forgetting the real aim of the cause.

Small problems become big when misunderstandings and hearsay from unreliable sources (e. g. hearsay and liberal media) accumulate. The Internal and External Environmental Strengths and Weaknesses In this manner, it is all up to the individual of whether he will give response to the ones happening in his environment. There will be a push and pull effect of the truth from the biased. The Ability of the Organization to Respond to Risks An individual by nature is a social being. Americans are well capable of distinguishing which are or which are not to trust.

In the end, the experiences that they will gain will guide them through these undertakings and they themselves will know what is true that will in turn help them to decide. Willingness to Commit to Organizational Enhancement There had been a lot of reliable and accessible publications that describes the truth on what is happening to our system. More and more people are now aware of the existing discrepancies and will meet up to the challenge of providing as system that will work for all. The Barriers To Organizational Effectiveness

Repressive reports and biased opinions for the sake of personal gain and protection would shatter the cause to spread out the truth to the public creating a much confused and disorganized community. References Gumbel A. (2007). Sicko? The truth about the US healthcare system. Independent News. Retrieved January 22, 2008 from <http://news.independent.co.uk/world/americas> Kao-Ping Chua. (2006). Overview of the U. S. Health Care System. AMSA Jack Rutledge Fellow. Retrieved January 22, 2008 from [www.https://assignbuster.com/american-health-insurance/](http://www.https://assignbuster.com/american-health-insurance/)

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