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Problem Identification Introduction: The field of health care management is one of the most crucial and inevitable elements of social care, in all the countries across the globe. The health care delivery and management system in the U. S. has been regarded as one of the best in the world. However off late, the country’s health care management has been faced with various obstacles, challenges and controversies. These include: the cost and quality of health care services provided; effective delivery of health care; feasibility and validity of health care policies etc. For the purpose of this paper, the key issue / challenge with regard to the health care management system in the U. S. is the lack of access to cost effective health care, particularly to the uninsured and the underinsured (Greenwald, 2010).   
Lack of access to health care:   
Access to quality and cost-effective health care is a key challenge, which is often faced by the health care system. This is mainly because, more often than not, the health care centers and services are highly expensive and time consuming. This in turn, leads to a series of problems, such as lack of availability of prompt medical assistance, thus putting the patients at a higher health risk. Furthermore, it has also been observed that seeking self-referrals for acute illnesses is a tedious task, thus further limiting and / or restricting the access to basic / primary health care. Most of the professional health care practitioners in the U. S., often seek a referrals from physicians, rather than acknowledging self-referrals. Such a practice delays the treatment to critical diseases and postpones the availability of prompt and urgent medical assistance (Hammaker, Tomlinson, 2010). The above mentioned hassles may not be bothersome to the economically well off individuals, or those who are aptly covered by a health care insurance, however in case of an average citizen or a commoner, i. e. those who are uninsured and / or underinsured, such setbacks play a huge role in influencing their decision and restricting their access to cheaper, better and effective health care.   
Significance of the issue:   
“ Of all the forms of inequality, injustice in health care, is the most shocking and inhumane”   
Martin Luther King   
According to statistics approximately 50. 7 million people in the U. S. are currently uninsured, which is estimated to be at a record high and reflects the magnitude of health crisis that has befallen the average American citizen in present times (msnbc, 2010). The percentage of those who are under-insured too has risen over the years. According to available statistics, there has been a whopping 60 per cent rise in the number of people who are under-insured in less than four years, and is largely viewed as a crucial problem by health care researchers (healthcareproblems. org, 2011). Furthermore the constant rise in cost of medical care over the past couple of decades has increased the vulnerability of the uninsured and underinsured population in the country. In the absence of appropriate, prompt and effective measures taken to address the problem, this issue could escalate further, and put the lives of thousands of people in danger.   
References:   
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