

Comparing and contrasting the auto and health insurance essay examples

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Auto and health insurance companies can be viewed as the same since both give a level of protection against unintended accidents or injuries and health problems that could occur to an individual or family. The goals of both ends are similar. They offer protection. Many aspects of the industry operate under similar guidelines, but the way they are governed are not always the same. Both contain terms like benefits, and rights and deductibles in their vocabularies, but they are not always used exactly the same.

Auto insurance is a privilege, since driving is a privilege. It is not a right and a person can have it forfeit. Health is important for living your life the way you desire it be lived. Health insurance, in some countries is because of that considered a right that must be provided by the state and in others it is considered a luxury that must be paid for, in many cases by the state or an employer.

In terms of relevance to rights of the consumer, the philosophies behind auto and health insurance are governed by different political ethics.

Tort law governs the auto industry. This undertakes in the justice of fairness in the allocation of loss. (Schwartz, 4) Because driving a vehicle can lead, against the will of the person driver, to loss of property and life can occur inadvertently due to circumstances and with various degrees of blame.

Human rights govern the ethics of health care. The current political debate on health care reflects that, with the majority party presenting a debate that health care, and as an extension health insurance, is a right. Auto insurance is required except in the state of New Hampshire, in order to drive a vehicle legally. Health insurance on the other hand, especially for children, is required now to be had by the state. The effect can be observed in the

difference in how auto and health insurance companies govern the services they provide.

Auto insurance has more freedom to bar people from attaining their services. They can limit coverage based on various factors such as age, driving record, credit score, and relevant criminal record. Under the patient protection and affordable care act insurers can no longer limit coverage for kids with pre-existing conditions. Obviously, children are restricted from getting a drivers license. But, there is also a temporary program expiring in 2014 in which adults with preexisting conditions get coverage (Kroll and Bauman, 2012). Health insurers have more and distinctive government mandates and restrictions in place than auto insurers.

One specific example is benefits. Both health insurance and auto insurance provide what they call " benefits." In providing these for people, auto insurance companies have more of a choice of who they work with. Health insurance companies have legal mandates to require coverage under certain conditions, while auto insurance companies are governed by a distinction set of laws both at federal and state levels.

Deductibles, while using the same word in both auto and health insurance are governed by a different set of legal conditions. Though is to much for a two page papare to really get into, deductibles in auto insurance has a medical insurance provision, in which it pays not only for potential damage to the insured, it could be used to cover medical costs of victims of the insurance holder.

Auto insurance and health insurance similar in that they are the product of social security in the broad sense of the definition of giving people some

protection against unintended costs or denied services. But it is important to remember that both are the result of different schools of political ethic thoughts, and while they borrow definitions and terminologies, do not always mean them exactly the same. You have to understand both the terminology used and its application is required to navigate through both as a client or litigator involving either auto or health insurance.

ReferencesBottom of Form

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