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Introduction.

Health insurance has for a long time been a challenge to America, with statistics showing that millions of American are either not insured or are under insured. According to the American Nurses Association (2008), about fifty million Americans do not have health insurance cover, with many more being under insured. According to Enthoven and Fuchs (2006), health Insurance is insurance cover which caters for medical expenses, which include custodial care, long-term nursing or disability. It is primarily provided by the government or private insurance companies. It can also be purchased by individual or in a group basis, for instance by a company purchasing the cover for its employees.

Toyota Company.

According to Hino and Dillon (2006), Toyota is a global brand name in the motor vehicle manufacturing industry. It has its headquarters in Japan and has assembly lines in almost all countries of the world. The company has a moderately effective organizational culture and motivates its employees. This is done through dividing them into teams and assigning them responsibilities which they undertake under minimal supervision. However, like all firms, Toyota is facing challenges in meeting the health care needs of its employees. According to Autospies (2007), Toyota started a policy which involved workers paying premiums, deductible from their salaries, to cater for the health care needs of the employees and their families. There are several factors that are impacting health care delivery in Toyota.

Factors that are impacting health care delivery in Toyota

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According to Bush (2007), one of the major factors, which are currently being felt, is the global economic recession. The mortgage crisis reduced the access companies could have to loans and led to the collapse of several top firms. Many firms are increasingly finding themselves in financial constraints, and without the help of the US government, some of them can become bankrupt. According to Kronenfeld (2002), such companies include General Motors and Chrysler, in the automobile industry. Toyota is also experiencing the same effects though it is faring much better than GM and Chrysler. However, it is increasingly becoming difficult to provide health care services to employees, since there are higher priorities that need to be addressed by the company, such as preventing bankruptcy.

Another factor that is affecting the delivery of health care services in Toyota is the management of chronic diseases. There are a significant proportion of the employees who suffer from these conditions, though the exact figure is not known. Such conditions include diabetes, AIDS, Cancer and others. Covering the employees who suffer from these conditions is quite expensive, and it increases the expenses of the company.

According to Quadagno (2005), the third major factor which affects delivery of health care services is social class conflict. There are a significant number of lower level employees who are of the opinion that the upper level employees are gaining an undue advantage than them regarding the provision of health care services. This opinion stems from the fact that due to their higher salaries, higher level employees are able to contribute higher contributions toward health care insurance than the lower level employees.

This causes a conflict between the two classes of employees, with some openly criticizing the health care insurance policy of Toyota.

Conclusion and recommendations.

There are various challenges which Toyota as a company faces regarding the provision of health care insurance. It is important to deal with the challenges as they come, since it is difficult to eliminate all the problems once and for all. With regards to the economic downturn facing US, I as a manager would compensate employees with salaries reflective of the economic crisis facing them. The salaries would be fair enough to allow them to contribute toward health care and allow for savings by the employees. I would also ensure that all employees experiencing chronic illnesses receive support from the company and prevent exploitation by health care providers. This would be done through analyzing the available health care providers carefully, and choosing the options which would result in least cost, as well as most effective services both for such employees and the company.

Finally, I would standardize the payments toward health care in order to eliminate the perception that higher level employees benefit more from the health care insurance cover. This would be achieved through implementing a policy where employees pay a flat rate across various job categories, but at the same time ensure that they all receive fair health care services, regardless of the rank they hold in the company.

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