

# M10 impact special needs

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## **M10 Impact/special needs**

Impact/ Special Needs Health Care Insurance The Role of Insurance for Children with Special Health Care Needs Insurance for children with special health care needs plays a critical role in ensuring sufficient access to essential health care services. Children with special care needs are often vulnerable to several health conditions which require continuing support from the various health care facilities (Jeffrey & Newacheck, 2006). In this case, they require funds to allow them access health care services whenever they face any health complication. The various insurance plans providing coverage these children ensure that such children are not denied essential health care services on the grounds of lack of finances. Insurance guarantees not only access to health care services but also quality care. With insurance coverage, children with special health care needs are able to gain access to specialized care which may be essential for their survival and proper functioning.

Public insurance policies such as Medicaid and Medicare cushion parents and family member from financial burdens arising from the care of these children. Families in the lower and middle socioeconomic strata particularly benefit from the public insurance because health care needs for these children are fully covered (Jeffrey & Newacheck, 2006). Insurance cover play an important role in promoting health care parity within the health care system in which children with special health care needs are not discriminate on the basis of their health conditions. Provision of insurance cover for children with special health care needs plays an important role in ensuring that they live a quality and prolonged life expectancy. Improved access to

quality care is an important step in ensuring these children lead normal lives and enjoy the right to good health. Therefore, it can be concluded that without insurance children with special health care needs cannot access essential and quality care.

The Impact That Medicare, Medicaid, and the Insurance Industry Have Had on the Dental Industry

Medicare, Medicaid and other insurance companies have had positive impact on the dental industry both directly and indirectly. Public insurance policies such as the Medicare and the Medicaid programs as well as private insurance companies have led to an increase in the number of people seeking dental care in the United States. This has consequently translated into significant growth of the industry as entrepreneurs move to tap in from the growing demand for such services. The demand for dental care services provided through the various insurance policies has led to emergency of several private and public dental health care facilities as a result of the emerging demand (Kongstvedt, 2009). Most of these plans, especially the personally purchased insurance policies form a great source of motivation for majority of the owners to maximize the benefits provided under the insurance coverage. Increased profitability in the provision of dental care services has become a major catalyst for many health professionals to specialize in dentistry.

Insurance plans such as the preferred provider organizations (PPOs), Point-of-service (POS) and Health Maintenance Organizations (HMOs) have seen the establishment of numerous dentists' networks required to facilitate provision of the dental care benefits by the insurers to the subscribers (Kongstvedt, 2009). With most of the private insurance plans allowing

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subscribers to receive dental care from dentists of their own choice, provision of specialized dental services has become common in the dental healthcare sector. Changes within the insurance in terms of reimbursement have also made payment for services delivered easier thereby enhancing the willingness of dentists to provide insurance covered dental care services. Therefore, the growth of the insurance sector in part accounts for the significant growth in the dental industry.

#### References

- Jeffrey, A & Newacheck, P. (2006). Role of insurance for children with special health care needs: A synthesis of the evidence. *Pediatrics*, 118 (4), 1027-1038.
- Kongstvedt, P. (2009). *Managed Care: What It Is and How It Works*. New York, NY: Jones & Bartlett Learning.