

# [Critique paper](https://assignbuster.com/critique-paper/)

The first concern rests on whether the program is to benefit deserving cases or it is an opportunity to take advantage of the government. As indicated in the paper, after the expiry of the initial insurance, the situation of recipients is re-evaluated. This re-evaluation is significant in ensuring that people do not take advantage of the program. It is indicated that the program has continued to expand its bracket of coverage. The intention is to ensure as many people as possible benefit from the programs. As the study by Dubay & Kenney (2009) established, more children benefited from the Benefits and Disadvantages of Children’s Health Insurance Program. This reaffirms the view that the programs are beneficial to the society i. e. children and families, as opposed to being a scheme to rip the government.

Restructuring these programs could prove critical in enhancing efficiency. Although having four divisions enhances service delivery to the people, such divisions also allow for an increase in inefficiencies, as similar tasks are executed by various organizations. Similarly, operational costs would increase given the prevailing circumstances. Thus, the main reasons advocated for restructuring centers on cutting on costs as well as removing duplication of roles. The premiums paid are also different across the States. In this regard, restructuring measures could be welcome to avert dissent from those States that pay larger percentages.

The benefits of the program are immense. By extending insurance to the needy, the society gains much by reducing the adverse effects of having a poor society. It should be recognized that insurance empowers the children and poor families by giving them a chance to advance. Similarly, an insured society reduces the risks associated with an unhealthy society. However, in an event of misuse, the society is likely to suffer. Nevertheless, the gains of the programs seem to outweigh any risks associated with the programs.