

# [Health care reform matrix](https://assignbuster.com/health-care-reform-matrix/)

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﻿Health Care Reform Matrix   
The utmost concern regarding student health plans in America involves failure of states to increase physicians' payments. Considerably, NGOs and private hospitals provide a sufficient amount of pay that acts as a viable alternative to the physicians. They then opt for private practice leading to public brain drain.   
A pertinent issue about student health care plans involves travel medical insurance. Students travelling to foreign countries for longer periods mainly for studying purposes get health care by the government. The law requires American students going abroad to purchase students travel health insurance cover. Purchasing a students’ travel heath insurance cover would help safeguard students from unanticipated accidents while abroad.   
Foreign students studying in America can receive international student health insurance plans. The student health advantage enables them to obtain visa and covers costs such as mental health maternity, or international emergency care services. The law allows a review of international student benefits insurance plan annually to help cater for expense costs.   
Affordable care act implementation has resulted into reforms in student health provisions such as affordable health insurance covers. Presently, both American and alien college students can obtain travel insurances or international emergency covers easily and faster than before.   
Affordable care act reforms have promoted comprehensive access to health care. Nearly all USA citizens can access quality health care services because of reduced costs of health insurance and coverage. The health reforms have resulted into prevention of excessive spending in the health care sector. The reforms also advocate rights, insurance rules, new on creation, spending and tax issues (Murdock, 2012).   
Medicaid Expansion   
Medicaid program initiated methods of helping poor individuals in the society to obtaining quality health care services. The program enabled provision of health services to many poor income citizens in America.   
The affordable care Act reforms would result into the creation of new Medicaid groups between the ages of nineteen to sixty-five. Medicaid beneficiaries would not be entitled to Medicaid incarceration. Medicaid reform would also ensure for the deduction of health costs for children, families and pregnant women. The Medicaid reforms, however, do not affect Medicaid groups such as foster care children, aged and disabled persons.   
Reforms in health care law would help states to issue and manage Medicaid coverage between the ages between eighteen years to sixty-five years of age. Medicaid health coverage remains a necessity and service providers irrespective of age, family status, poverty level or health. The Medicaid expansion also advances tax credits to needy citizens who need to get market place private insurance plans. Affordable health care has earned American children new rights and insights; they can now obtain health services under the new law.   
Self-Funded, Non-Federal Governmental Plans   
Non-federal governmental or self-funded institutions may decide to terminate compliance with the provisions of affordable care act. The act is helpful in reducing the requirements for obtaining health insurance cover. However, NGOs do not require exemption by the law on annual limits restrictions and patient's bill rights. Applicable exemptions are mostly for non-federal government employees (Dicken, 2011).   
References   
Dicken, J. E. (2011). Private Health Insurance: Data on Applications and Coverage Denials. Collingdale, PA: DIANE Publishing.   
Murdock, K. (2012). Affordable Care Act: Obama Care. Munchen: GRIN Verlag.