

# The issues caused by uninsured people

Law



The problem of dealing with uninsured people has grown wider in the United States. By getting health insurance, the insurer invests a particular sum of money in the insurance company. This amount then helps in developing an economic structure so that the investor can afford the health expenditures in the future. Thus, the person plays a safe game by being insured. But lately, because of the recession, many people living in the United States have become unemployed because of which they are unable to renew their insurance packages.

Secondly, uninsured people usually go to any physician irrespective of his expertise in the field. These physicians have no previous medical records of the person under treatment, thus they are not specialized in prescribing any sort of drugs to the person. When people intake wrong drugs, they risk their lives in the process. Wrong treatment results in side reactions, births of new diseases and outbursts of epidemics. Other than the doctor, the local government has to face all these troubles and allegations as well. When payment regarding health insurance is not made, the cost incurred is to be covered by the hospitals of the health institutions. This results in the medical services deteriorating.

Health problems are more prevalent in insured people than the uninsured ones. This is because the uninsured individuals resort to implementing the medical advice taken from the local doctors. Or they try to treat themselves without any professional advice whatsoever which leads to chronic illnesses. Recent calculations show that 2 million uninsured individuals have been told that they have arthritis, 1.8 million have asthma and 1.3 million have chronic bronchitis. An additional 613,000 people have diabetes and a further 615,000 have cancer. These findings are evidence of the fact that uninsured

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people bear a greater risk of falling prey to chronic and deep-rooted illnesses, which is a bigger threat to the health of the nation as a whole. Many people - the number is unknown - suffer from a particular illness so they are uninsurable.

One way of solving the problem of the uninsurable people unable to afford to go to a proper doctor is to conduct a proper survey to determine the exact number of uninsurable people and further find out what sort of illnesses they have. This way the government will have all the information in order and they can divide their assets and set their priorities accordingly. The government should also devise a mechanism to make the treatment of these people easy. It can be much more affordable and convenient so that they can take care of their health issues without going through many problems. This can be done by providing the people with qualified doctors who are well specialized in their respective fields and can provide reliable treatment to the patients.