

Healthcare utilization

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Healthcare reform is not only an ongoing topic of debate statewide, but nationwide as well. Health care reform is a popular topic right now all over the United States. This paper will discuss the various ways that health care reform measures have expanded or inhibited access to care as well as how these changes effect the utilization of healthcare. Also covered will be universal health care, a discussion of what this consists of and how current care identifies or contrasts with it (University of Phoenix, 2013).

The cost for a patient receiving care has been on a steady incline, nearing “\$2. 6 trillion in 2010, over ten times the \$256 billion spent in 1980,” (Kaiser Foundation, 2013, para. 1). Contributing to these rising costs is advanced medical technology. Not only does the updated technology affect the cost of health care, but it offers patients a more updated, safer solution compared to equipment and procedures of the past. The rising cost of health care seriously impacts people who may already be suffering financially, denying them the ability to receive proper medical care.

There are a limited amount of Americans that can afford routine care with a primary care doctor. Many patients are forced to resort to using the emergency room on an as needed basis. In order to ensure more Americans receive the health care they need, a change in the system must occur.

Health care reform is built upon the current health insurance system as a way of providing access to system to provide more people with the ability to gain medical insurance coverage. Health reform also establishes an easy way for consumers to compare and purchase health insurance as well as protect consumers legally.

The current plan for health care reform will make it possible for low income families to qualify for medical coverage through federal programs. The health reform will also encourage additional employers to provide health insurance policies that cover preventative measures for employees. This reform would also protect patients from unreasonable rate increases to their policies. Although health care reform is intended to increase the accessibility of healthcare, it also comes with the potential to be a financial disaster for the government and patients alike. Becoming effective in 2014, The Patient Protection and Affordable Care Act will require states to cover individuals with incomes not exceeding 133 percent of the federal poverty level, under the age of 65 and not eligible for Medicare or Medicaid.

“ The Patient Protection and Affordable Care Act will ensure that all Americans have access to quality, affordable health care and will create the transformation within the health care system necessary to contain costs,” (Responsible Reform, 2012, para.). One issue that will still be present will be the limited access to preventative and primary care because Medicaid will only ensure non-routine visits. Forcing patients to visit emergency departments or urgent care offices will increase costs and pose a threat to not only the patients but the physicians, hospitals, and government agencies behind the funding (Douglas Holtz-Eakin, 2010). Health care reform will not only affect patient coverage but will force changes within the utilization of health care as well.

The changes made from health care reform have a major impact on health care by influencing the level of spending within the health care industry.

These rates of health care utilization are direct indicators of the type of care patients are seeking. The rates also define how services may vary from one region to the next. As noted above, health care reform will expand patient utilization of the emergency department and urgent care offices nationwide.

Universal healthcare would be an example everyone being covered for basic healthcare services, and no individual would be denied care as long as they are legal residents in the geographical area covered. The ideal concept would assure that all citizens should have access to affordable, quality health care which differs from the current system. Universal health care programs are government directed through various regulations, mandates, and laws that determine the type of care provided and who is eligible for coverage. Universal health care is a publicly funded health care delivery system.

There are certain instances where the patient will be responsible for partial costs, the portion the single payer insurance did not cover. The opposing argument against universal health care is that doctors accepting the insurance offered through the universal program would make less money, therefore influencing the level of care provided to patients. Some also believe it is each individual's responsibility to take care of their medical coverage, not the responsibility of the government. Some feel it is yet another burden to the current fiscal crisis.

They fail to realize the majority of the uninsured are employed citizens that simply cannot afford the rising costs of care. One similarity of the current care in the United States with universal health care is Medicaid and Medicare. Patients covered by these programs must meet government

guidelines and receive specific care that is covered by these. The difference between Medicaid/Medicare and universal healthcare is that there is no equality to health care accessibility; the government is determining who is eligible and what is covered. The government determines what services can be received and eligibility.

Medical coverage in the United States appears to be a luxury in today's economy and universal health care would change that view. As an insured dependent, I am covered by Blue Cross Blue Shield health insurance. I am able to see my primary care physician with a co-pay and very little out of pocket expenses upfront for minor illness, and accidents. If for some reason I wouldn't have healthcare anymore, I would be eligible for Medicaid but compared to the coverage I currently have, it would not be much assistance but in an emergency. Not only would it limit my medical coverage, I would also lose preventative care as well as dental coverage.

If universal health care were put into effect through a health care reform, preventative care should be a necessity. Not only does it ensure good health of Americans, it cuts costs in the long run by preventing medical emergencies and undiagnosed conditions. While the health care reform is an ongoing debate, utilization of health care accessibility needs to expand. Coverage for all Americans needs to expand, not just providing access to an emergency room but preventive care as well. The concept of universal health care would ensure that all Americans receive access to quality health care.