## Health care system evolution

Health & Medicine, Healthcare



This paper is an overview about the evolution of the UShealthcare system from theGreat Depression to the current Health Reform Bill. I will give an understanding to Medicare and Medicaid program, which also will include a history of these two programs. Even though these two programs are a very complex in helping many poor, elderly, people with certain disabilities, and as well as low income pregnant women they are getting the care that they need as well as what they deserve.

Health Care System Evolution, Medicare/Medicaid. Without the introduction of Medicare/Medicaid in July 1965 there would be many problems in the United States today. We would probably have disease outbreaks, and a large population without any health cost coverage. I believethat many people would not go to see adoctorbecause the cost of private medical care would be too expensive. I also believe that if Medicare and Medicaid did not come into existence that there would be mast amount of death in this country. Between the GreatDepressionthrough July 1965 health care had numerous debates in this country.

In the 1930s a third-party payer health insurance was introduced including Blue Cross and Blue Shield and others to cover the cost of care in the event of illness or accidents. This only helped the people who could afford private insurance. The United States still was in need of helping the poor and uninsured. In the 1930s the Social Security Act supported public health care for just mothers and children. There was still a great demand to help all other uninsured people.

After World War II the government supported and idea for public financed health insurance. In 1959 the Department of Health and Human Services helped in providing hospital insurance to Social Security beneficiaries. In the early 1960s Congress passed the Kerr-Mills bill, which helped the elderly that weren't the poorest but who still needed assistance with medical expenses. President John F. Kennedy helped in the start of the 1965 bill for Medicare and Medicaid. This bill was known as the King-Anderson bill.

This amended the Social Security Act and this covered hospital andnursinghome costs for people over the age of 65. In July 1965, President Lyndon B. Johnson signed the Social Security Amendment into law. With that signing of this law came the introduction of Medicare and Medicaid. Today Medicare/Medicaid has helped millions of elderly, low-income people, people with certain disabilities, and low-income pregnant women have health care because of this law. This program helps pay for services such as hospitals, physician visits, and preventive benefits. Medicaid and Medicare are two of the most enduring social programs in the US, providing different services to different groups of people. " 1 Medicaid is a state administrated program, so each state varies in there program. Medicaid is also based on their income. Unfortunately, if their income is too high they will not be eligible for Medicaid. In 1990 the Omnibus Budget Reconciliation Act that requires state Medicaid care programs to cover the premiums for children ages six to eighteen whosefamily's income is between 100-120% the federalpovertylevel.

In 1997 the Children's Health Insurance Program (CHIP) was introduced. This program helps states to receive federalmoneyfor uninsured children whose families are not eligible for Medicaid due to their income exceeds the limit for Medicaid. In 1976 formed the Health Care Financing Administration which is a division of the Department of Health and Human Services, then in 2001 the name was changed to Center for Medicare and Medicaid Services (CMS). Medicare is a social insurance program that provides health coverage to individuals, without regard to their income or health status. " 3 Medicare provides health insurance to people over the age of 65, people with certain types of disabilities and people of all ages with kidneyfailure.

The Medicare program is funded two ways, one by people that paid into most of their working lives by payroll tax revenues, and secondly premiums paid by beneficiaries of the Medicare program. "Medicare has been one of the fastest growing federal programs. 2 Medicare is broken down to four parts, Part A is the hospital insurance and with this part of insurance all persons aged 65 and older are automatically entitled to this benefit. Part A is broken down to inpatient hospital care, skilled nursing facility care, home health agency and hospice care. Part B is a supplementary medical insurance, which is available to people over the age of 65, which people must paid for through monthly premiums. Part C is the Medicare Advantage that is a set of options for health care under a managed care plan.

Then in 2006 Medicare put into law a plan for prescription drugs which is Part D. With these two programs in the United States today helps the poor, elderly, people with certain disabilities get the care that they need and

deserve. Today with unemployment at all time high and many baby boomers that will be in need of some type of health insurance; the inception of a new health plan became law. In the year 2010, President Obama signed into law the Health Reform Bill. This will give health insurance to all people.

This reform will strengthen Medicare benefits by providing lower prescription drug costs and this will also give a chance to the people who didn't qualify for Medicaid received the care they need. The reform law will help with Medicare/Medicaid fraud as well as stopping the abuse of Medicare/Medicaid to save taxpayers money. Medicare and Medicaid have come a long way from the Great Depression. I know that there are many abuses within the system and with this new reform bill I do hope that this system will change, because everyone deserves that right health care and to be a healthy person.