

Bate of submission critical thinking sample

[Economics](#), [Insurance](#)



Core concepts in health

Secondhand smoke exposure is well known for causing diseases such as lung cancer and sudden infant death syndrome among nonsmokers. Though many countries, states and cities have come up with policies mandating smoke-free public spaces, millions of children still remain unprotected from exposure to secondhand smoke in private homes. Second hand smoke is a proven carcinogen and parents should take a legal responsibility to protect their children when smoking. The law should compel behavior for those parents who do not know or even care to know the dangers of secondhand smoke to their children. Parents who smoke around their children yet they know the great lengths that the secondhand smoke goes in destroying vital bodily components for everyday life should take legal responsibility and be accountable for any harm caused to the child, as a result, of their habits. Though smoking is widely seen as a bad habit, people who smoke should not be denied employment or health, life, or disability insurance. Discrimination based on a person's smoking status should be prohibited as every human being has the right to their personal privacy. For instance, many employers currently have extremely strict policies about not hiring smokers. Such employers claim that their productivity is lower as they often take smoking breaks, and they tend to have more absences due to smoke related illnesses. Moreover, their insurance costs stand higher in terms of health. However, smoke breaks should be denied to smokers, and they should pay more for copays and deductibles on health insurance unless they enroll in smoking cessation. Moreover, if an employee reports to work smelling cigarette smoke, he/she should be sent home to change.

Finally, smokers should pay high insurance premiums. This is because they are more likely to have regular health problems and have a shorter life span than non-smokers. As such, they are more of an insurance risk for any insurance firm. Insurance companies should charge smokers higher premiums considering the magnitude of the illnesses caused by smoking and the higher mortality rates that they carry.