

Case study on oregon health plan

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The Oregon Healthcare Plan (OHP) was a brainchild of an emergency room doctor who is also the current governor of Oregon, John Kitzhaber. It is Oregon's state Medicaid program. It was designed to expand health insurance to Oregon's low income residents while rationing benefits. It was intended to simultaneously expand coverage costs and to foster provider participation. OHP is a public and private partnership to ensure that Oregonians have access to healthcare. The major components of OHP are high risk medical insurance pool, Medicaid reform and insurance for small businesses. Additionally, the Oregon Health Plan includes provisions for oversight, analysis and research so as to be able to achieve efficiency in healthcare funding. This is a great approach to cost containment because since its formation; it has continued to struggle to keep its promises to the poor and uninsured citizens.

Despite all the controversies that faces Oregon health plan, I still believe that it is a novel plan that should be adopted nationwide. On the stipulation that the Oregon health plan got adopted nationwide, the well-being of many poor and unfortunate individuals would change and advance. More additionally, the plan would benefit the disabled people, elderly, pregnant and unfortunate, and help those poor families. It also benefits youngsters from families that receive low incomes; that is beneath the level of federal poverty (Oregon State Fair, 2013). Generally, the benefits of the Oregon health plan stand that it provides coverage to families of low income earners, and it controls costs, and provision of health services to everyone (Fruits, Hillard, & Lewis, 2010).

It would have been adopted nationwide if the Oregon Health Plan had

succeeded in the Oregon. However, the plan failed and this made it difficult for it to be adopted by other states. The Oregon health plan experience led to many deaths reason been doctors offered prescriptions without enough information. This made the plan unsuitable to be adopted universally (Patients Rights Council, 2013).

The Oregon health plan developed into the main emphasis of national scrutiny after the plan led to many loses; the government had set aside lots of funds for the plan. The plan fixated the country at an economic drawback in the universal market. Due to the plan the government rationalized the costs of health care systems. The failure of the plan led to context of the morals of the Oregon Health care been criticized in a nationwide view. This failure of the plan placed it in an ethical dilemma. The government had incurred losses due to the plan; the plan led to many patients dying. The failure of the plan led to the health system been controlled by the government (Fruits, Hillard, & Lewis, 2010).

Insurance policies mean policies that assist people in expenses that are necessary. For instance, the health insurance policies as used in the united states are policies that help assist people who cannot afford health care services. Therefore, the issue on health insurance and medical coverage programs are approaches the government would use to fund health care systems. Other methods to be used would include the catastrophic insurance policy. This method is where the government funds hospitals on issues of catastrophe or when patients with a health insurance program who needs urgent medical helps gets to the hospital (Hagopian & Goldman, 2009).

Therefore, insurance policies are the alternative approaches a government would use to fund the health care systems in hospitals.

References

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