## Example of sick around america movie review

Economics, Insurance



## **Movie Review**

The documentary film opens with a very strong statement from President Barack Obama who says that "health reform cannot wait, it must not wait, and it will not wait another year" (Palfreman). People cannot pay their medical bills, others cannot access some forms of treatment and others are losing their insurance cover "when they most need it". The film explores what it is like to be Sick in America. The worsening economy has led to massive job losses and this forces many Americans to do without health insurance. In short, the nation's health care system is broken. A case is given of Mark Murray and his wife Melinda, who has a caesarian section done on her after her pregnancy develops complications. The survival of Melinda attests to the fact that the health care system in the US is the best, but it is the cost that is high. Murray and Melinda are lucky that they are fully covered by Murray's employer, Microsoft.

However, not all people are employed at Microsoft. Beyond employers such as Microsoft, adequate, affordable and available insurance has become hard to find. Another case given is that of Paul Stevens. After being laid off, he loses his company-sponsored insurance cover, and thus tries to seek insurance cover in the individual market. However, in the individual market, insurance companies avoid covering people at risk of certain conditions and often people are subjected to medical underwriting. If one has a pre-existing condition, he or she is likely to be denied cover. Paul has a history of diabetes and so he is denied. When Paul gets a cardiac arrest, his bills total to \$200, 000 but he does not have the cover to pay. He sells his house, his belongings, moves back to his mother's house and is now waiting to be 65 so

that he can be covered by "Medicare" (Palfreman). The private insurance system has left many uninsured and at risk of bankruptcy. Also, people are making life decisions on the basis of health insurance, with Matt Johnson being stuck in one job because of a "job-lock". Others are forced to remain in 'bad' marriages because divorce would mean an end to their health insurance. While many countries in the developed world provide universal health care to their citizens, similar efforts have hit a dead end in the United States, leaving many uninsured and unable to access immediate health care. With high cases of rescissions, coverage has become less comprehensive and more expensive with co-pays, high deductibles and coverage limits.

## **Relevance to Public Health**

According to the film, about 20000 Americans die every year due to lack of health insurance. Public health is concerned with ensuring public is well and healthy. But the public cannot be well and healthy when they cannot be able to access health care due to the failed insurance system. For example, what happens to the many people who are uninsured, who cannot afford it or who lose their coverage? Having health insurance is a significant aspect of public health because it coverage assists people in getting timely medical care. In turn, this improves their health and lives. According to Hadley and Randall (1), estimates show that there are 18000 extra deaths every year among adults who are uninsured. This is a public health concern. People who are uninsured have worse health outcomes. Public health needs to influence policy so that every citizen can be covered and thus be able to access timely and quality health care.

## **Works Cited**

Hadley, Jack, and Randall, Bovbjerg. Why Health Insurance is Important. The Urban Institute, DC-SPG, November 2007, No. 1, pp. 1-3.

Palfreman, Jon. Sick Around America. FRONTLINE, 31 March 2009. Web. 02 June 2013.