

# Discussion 2

Sociology



Medicare System Maintain Medicare Medicare should be maintained as it is. It has opened the door to immense economic security and health care for the disabled and elderly populations. It has also led to the improvement of quality of life and health for millions of unprivileged Americans. In the absence of Medicare, chronically ill beneficiaries of the program would suffer and drain their financial resources (Moon & Davis 2010). There are ethical and social factors, as well as, delivery strengths that support the running of the system. While being cognizant of the competing demands for budgetary resources and affordable health care, Medicare can continue meeting the needs of the growing population with its current organization.

Medicare operates on a universal social insurance strategy that provides health insurance coverage to the disabled and elderly. By providing a uniform benefit package to health care providers, it has achieved its aim of caring for the poorest and sickest people. It does not discriminate against individual beneficiaries and, therefore, assures a truly universal coverage to Americans (Moon & Davis 2010). The Medicare program is characterized by low administrative costs. It does not advertise its services, does not pay commissions for sales, and there are no shareholders to benefit from profits. There are no private health insurance providers that have such crucial features. The reduction in expenses ensures resources available are channeled back to the program to cater for the needy Americans (Rowland & Lyons 2006). The program has a discount strategy that sets prices for physicians and hospitals at substantial discounts. The controlled pricing cautions private insurers and hospitals from exploiting the needy. The program is regulated by the federal government and is one of the top purchasers of health services. The reimbursement and coverage decisions

are made by the government, and they impact how health care providers operate (Moon & Davis 2010). The close monitoring of the program ensures that all the beneficiaries receive equal treatment. It is hard to find another program with such a high class of equality and Medicare should, therefore, remain as it is.

#### References

Moon, M., & Davis, K. (2010). Preserving and Strengthening Medicare. *Health Affairs*.

Rowland, D., & Lyons, B. (2006). Medicare, Medicaid, and the Elderly Poor. *Healthcare Financing Review*, 18(2). Retrieved May 29, 2015.