

# Problems arising from the rising cost of health care

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Some people do not feel the pinch depending on one's earnings.

Most people do not understand how they can pay the insurance premiums on their own. Here, organizations come in with the desire that each and everyone is taxed to pay the insurance premiums. The decision is usually made by the board or the government in some countries. With a half done bureaucracy, the board comes up with policies that each employee must adhere. Pilzer (2005) argues that one should apply for his own individual /family health insurance policy as soon as possible . if one has a health savings account, one is allowed to withdraw money tax-free to pay health insurance premiums.

Another problem is when an employer offer s a high deductible amount which affects the employees. The employers come up with a figure without consulting the employees. The health care insurance, on the other hand, has its advantages. Without the scheme, many people could not afford treatment from good private hospitals in the world today. Presently whether poor or rich, a person can access proper medical care. This can be made better if people are allowed to call their own insurance company and get the policy. The problem in many organizations is that one is forced to an insurance company.