

The effect of health insurance coverage

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This paper borrows from other research work in order to establish credibility and coherence with the findings from other works. Some of the findings have indicated that up to a quarter of all the young adults in the United States were confronted with a lack of health insurance at this stage. The use of healthcare facilities has also been strongly linked with the subscription to medical insurance services. The individuals that have the cover have the highest propensity to consume health services. This means that the unsecured would have adopted a different healthcare scheme if they had a healthcare insurance cover. This paper explores the quasi-experimental status that results in variations in the status of insurance services depending on the strategies that are utilized by the insurers in ensuring that the dependents are eligible for the insurance services. The research to establish these variations was based on records obtained from California, Arizona, Iowa, New Jersey, and Wisconsin for the emergency department. On the other hand, the records for hospital admission were obtained from hospitals in the above areas plus also Texas.

In an attempt to establish health insurance variations, data was gathered from various centers. This data was mainly obtained from the National Health Interview Survey, the inpatient hospitalization records, and administrative records relating to emergency department records. The obtained data was related to a model in order to demonstrate the relationship between the utilization of care and the provision of health insurance. The model clearly established that though there is a change in the provision of care after the age of 19, the observable characteristics do not exhibit a sharp change. The findings also indicated that most of the aging individuals sought care in the emergency departments. The author proposes <https://assignbuster.com/the-effect-of-health-insurance-coverage/>

that there might be a change in the emergency department crowding by young adults who can be reduced through insurance coverage.

This paper concludes that there is a variation in the utilization of health insurance by the individuals that are moving out of their parent's insurance schemes usually after they have attained age 19. The research finds that there is a correlation between the utilization of health care and the availability of a health insurance cover. There as reported a 10% reduction in the insurance cover among the emergency department patients which resulted in a 4% reduction in the visits to the emergency department. Likewise, a 10% decrease in the insurance provision resulted in a 6. 1% reduction in hospital visits.