

# Problem 4 essay example

[Religion](#), [Bible](#)



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Abstract

In recent times, the evolution of health management plans has included novel services which include long term managed care. This health management plan is not perfect; it has some advantages and disadvantages.

This paper would examine some of these positive sides and the negative aspects.

### Introduction

The concept of long term managed care has had to change from time to time to accommodate new trends. The government has had to modify the policy in the past. This trend is not likely to stop anytime soon. This is because the project is still being fine tuned to keep in tune with realities of the present day. Some problems with the system have been highlighted below and proposed solutions to them itemized.

### Problem

With the increase in number of elderly Americans living beyond the age of 65, it has become imperative for the government to increase funding for the programme. S Yin (2011). However, this has grown to become an urgent policy issue. It has not been easy for policy makers to define the various roles of the federal government, state government and the private sector in the financing and care delivery to elderly people. P Saucier et al (2005). This is because of the rising cost of caring for them. Because of the financial implications, a consensus has not been reached on this issue. Questions left unanswered include: who should foot the bill for long term managed health care, how should the services be designed? How can the labor force that would implement this policy be recruited? All these and some other issues have been left unanswered for a long time and this is adversely affecting the provision of long term managed care to elderly Americans. R. I. Stone (2000)

### Solution

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Policy makers should, as a matter of urgency, formulate laws guiding the provision of long term managed care to elderly Americans. The seemingly lack of political will might be as a result of the level of importance attached to it. If policy makers see it as a dire need for a lot of elderly Americans, I believe they would take this issue

#### Problem

Another problem that has arisen with long term managed care plan is the issue of soaring health insurance costs. In recent months, the premium of health insurance has seen an increase which is not matched by a concomitant increase in health care cost because health care costs have not changed. However, operators in the industry simply said they were trying to keep pace with projected increase in cost of health care. When asked the source of their projection, they cited the belt-tightening policy of the government which is trying to trim down on operating cost. But the real issue is that the increase was only based on speculation. This means that they might be ripping people off by speculatively increasing the premium cost without seeing the real increase in health care cost. J Paduda (2011).

#### Solution

Policy makers have to step in to protect the people of America who would definitely be affected by this speculation. They are paying for a projected increase in cost which has not actually been proven. I only see it as a way by which these companies want to make more profit from people without necessarily improving their quality, or without a concomitant increase in the health care cost which they are actually being covered for.

#### Problem

The recession in the economy actually affected the health sector too. There is now an increase in the amount of deductibles and co pays that contributors have to make to the health insurance policy. This is giving rise to a situation whereby forgoing care is now becoming an option for those accessing long term managed health care. J Paduda (2011). This is being done so as to cut back in these costs. However, this could have dire consequences of people skip appointments, therapies and medication just because they are trying to cut cost. This might have dire consequences on their health. New York Health Access (2011).

#### Solution

The people should be enlightened about the consequences of cutting back costs because they want to save more money, emphasizing on the fact that they might be doing themselves more harm than good on the long run.

#### Conclusion

Long term managed care is definitely a dynamic project that needs to be constantly modified to accommodate modern day trends. Implementing the above recommendations would go a long way in ensuring that long term managed care keeps in tune with the realities of today. It will ensure that people get real value for their health which they really deserve in their old age.

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