

Example of healthcare utilization and finance case study

[Economics](#), [Money](#)



Medicare is available in various categories depending on the patients need. For instance in the united states we have Medicare part A which is a type of hospital insurance that gives inpatients cover and care during their stay in hospitals, hospice, home health care and even in skilled nursing facilities like in Mrs. Zwick's case. Despite the fact that many people don't buy part a premiums since it is catered for in the Medicare taxation whist working, one can still purchase the premium if they are more than sixty five years of age; posses part B and are citizens or meet the residency expectations of that state. The second factor is if they are below sixty five years of age and their part A premiums ended on reason related to commencing back to work (McLean, 2003).

The second part Medicare insurance is the part B which only covers for services that may be necessary medically such as; outpatient care, doctor's services, health services at home , purchase of durable medication equipment and any other medication services or even varied preventive services such as prevention and detection of illnesses like flu (Moody's I. S, 1995).

On the hand Medicare part D is a special federal based program meant to reduce and subsidize the cost of prescribed drugs in the United States especially for Medicare beneficiaries. Enacted in January 1st 2006 it is part of the Medicare modernization act it is entitled to individuals enrolled under part A or B. it covers for both prescription drugs as well as medical services.

Payments that hospitals and physicians receive for their services give to patients that are under cover of Medicare programs are known as Medicare

reimbursement. The money is usually directed to the billing provider though medical insurance does not necessarily cater for the whole amount. This means that the Mrs. Zwick's acquired infection would cost her and her daughter more money (Culyer, 2000).

Davis would also benefit from the health programs referred as COBRA (Culyer, 2000). This is a healthcare program programs that allows some employees to continue exercising health insurance programs even on leaving employment this is inclusive of disability insurance, postal services and emergency room treatment amongst others. This would be convenient for Davis since he falls in the category that can be rendered the service.

If Davis was a citizen of Great Britain, he would be exposed to better health care since medication is catered for, for every citizen courtesy of taxation. Whilst in Japan health care services are provided for inclusive of parental care, screening examinations to cases of infectious diseases but pay for thirty percent of the total cost whilst the government caters for the remaining seventy percent (Scheiber, 1997).

References

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