

### **Government & Healthcare: Coverage and Cost of U.S. Healthcare System**

Academicians, researchers, and practitioners have consensus on the two broad categories of healthcare policy issues, that is, coverage and cost. Other healthcare issues that are subject of policy debate includes insurance reform and philosophy behind funding, government intervention, and provision. Not only the issue of health falls into the domain of government service delivery to its citizen, but also the subject matter is crucial for economists whose objective is to understand the economic productivity of nation. According to Warren Buffett, U.S. companies are at disadvantaged competitive position due to high costs paid by the companies in healthcare of their respective employees. United States spend approximately 17% of its GDP on healthcare provisions, as opposed to roughly 10% by the rest of the world. Although, United States has fewer nurses and doctors per person when compared with much of the western developed world. Healthcare sector of United States is burdensome at economic and societal level, which is the basis for the political debates in lower and upper house of the politics.

*Cost and coverage are the two critical factors functioning as obstacles in achieving an efficient healthcare system for U.S. citizens.*

Thesis statement needs development

Let the reader know...

### **Reformed Policy Framework**

Purpose of the policy reforms in healthcare domain is to provide healthcare system that includes coverage and access for everyone, and the cost effectiveness at government level. Almost the entire developed world has achieved the universal health coverage status, except United States. Four key characteristics of U.S. healthcare system are unsustainability, inefficiency, inaccessibility, and unaffordability. American College of Physicians (ACP) provides model that is based on cost-of-care-related and coverage strategies that is need of the time (Tipirneni et al., 2018). Addressing issues like reduction of barriers to care and improving

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Congress & laws

**social determinants of health**. Policy framework provided by ACP includes five of the ten following visions statements:

1. Health care system should include coverage and access of care to its citizens that the country and its citizens can afford.
2. Diversion of funds from unnecessary administrative costs towards public health, research, coverage, and intervention design for addressing health's social determinants.
3. Providing clinicians and hospitals with resources that allows them to deliver evidence-based care and high-value healthcare services.
4. Primary care is at the core of reformed health care system and a greater investment of resources is required in this sub-sector. Equitability factor has to play a key role in complex procedural care and cognitive care. Preventive health to complex illness can only be managed if the payment system support values the efforts of medicine specialists at internal level to patients. The value is in the form of diagnosis, management of team-based care, and treatment.
5. Providing physicians and patients with free from inefficient administrative and billing tasks, coupled with simplified documentation requirement and transparency in payments and charges. Element of predictability in payments is also critical for efficient health care system. Convenience and efficiency are at the core of a newly designed delivery system that enables patients an easy access to needed care.

Capitalism vs Safety net

### **Coverage and Cost**

Along with the above-mentioned values of a reformed healthcare system, following are few of the issues pertaining to coverage and cost in American healthcare system.

- A significant number of American population is underinsured or uninsured.

- Unsustainability in healthcare spending of U.S. at government level.
- High cost of hospital services.
- Higher cost on prescription drugs.
- Higher administrative cost of U.S. healthcare system in comparison with other economies of the world.
- Despite higher cost of U.S. healthcare, the healthcare outcomes are reasonably low when compared with other part of the world (Crowley et al., 2020).
- Aspect of unaffordability in access to health care service.

Socialist programs and democracy

### Approaches to Solution

Two approaches can be adopted to achieve universal healthcare in United States. First, single-payer model option, that is, single public entity financing irrespective of delivery type. This model does not prohibit private insurance, although critics and proponents of the single-payer health care explain it as a model based on Beveridge-style. Beveridge-style is socialized system where the government is responsible for health care services, coupled with employment of healthcare professionals (Segarra, 2020). On the other hand, Americans with employer-based health insurance are more satisfied as compared to other form of healthcare coverage models, although consensus exist that the <sup>5</sup>U.S. healthcare system is in a 'state of crisis.' Alternative choice is the public option or choice model that ensures availability for all in universal coverage, improved outcomes, better access, and without disrupting the previous approach of single-payer model.

Branches of government

Branches vs Levels of government

Levels of government missing!

state and local governments role

Focus on Branches and Levels of Government

### References

<sup>3</sup> Armengol Segarra, C. (2020). The United States healthcare system: expenditures and coverage rates on public insurance programs.

<sup>2</sup> Crowley, R., Daniel, H., Cooney, T. G., & Engel, L. S. (2020). Envisioning a better US health care system for all: coverage and cost of care. *Annals of Internal Medicine*, 172(2\_Supplement), S7-S32.

<sup>1</sup> Tipirneni, R., Politi, M. C., Kullgren, J. T., Kieffer, E. C., Goold, S. D., & Scherer, A. M. (2018). Association between health insurance literacy and avoidance of health care services owing to cost. *JAMA network open*, 1(7), e184796-e184796.

Reference sources 2

Remember to include the class materials.

Required number of sources

# Government and Healthcare.doc

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"Debunking Myths Impeding Health Care  
Reform", American Journal of Health Education,  
2020

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GENERAL COMMENTS

**Instructor**

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PAGE 1

### **Text Comment.** Prof. Soltero Week 3 Essay Assignment

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PAGE 2

QM

#### **Thesis statement needs development**

Please work on the development of your thesis statement. It needs to present your paper's intent, which arguments you will discuss (pros and cons) and you should also mention that you seek to provide possible recommendations to the issue. Hope that helps :)

QM

#### **Let the reader know...**

Will you discuss the branches of government and the levels of government as it pertains to the issue? Remember to let the reader know in advance.

QM

#### **Congress & laws**

People may differ on different topics but our Representatives in Congress should be able to formulate, create and enact laws that take into consideration the issues at state level while still promoting the balance of civil society as a whole. Therefore, political participation is important in order for us to select the right candidates, which will represent us in government. Having said that, the government should be able to enact a certain umbrella of protection for its citizens across the board; after all, we are the United States and not the divided States of America.

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PAGE 3

QM

#### **Capitalism vs Safety net**

The reality is that our nation is NOT a pure capitalist society. Pure capitalism does not take into consideration the HUMAN factor. Having said that, we are not a socialist nation either. However, the term "collective" is used in reference to relationship between the individual vs society. In the case of our nation, individual rights, to a certain extent, have been trumped by the rights of society, as a whole: the collective; for example, equality is a national idea (so as many socioeconomic, sociopolitical and sociocultural issues). After all, our nation is a democracy with a hint of socialism...that is why we have developed a safety net of benefits that protect the individual/human factor across society (the collective) as a whole. In lieu of this, the controversies between the States (seeking individualism - less Federal government role) tend to crash with the Federal government (usually seeking collective/ across the board regulations -- possibly a larger role of government). Thus, fomenting the debate on this topic.

QM

## Socialist programs and democracy

Ironically, the vast majority of benefits for the people of the United States were implemented as part of the New Deal that was proposed by the former President Roosevelt! Our nation already contains many socialist measures that help the people; having said that we still believe as nation in a democracy.

QM

## Branches of government

- Your discussion did not made comments regarding the three branches of government, their roles, and the examples of the checks and balances available to each of the three branches.
- Your discussion did not made to the concept of the separation of powers, as it pertains to the assignment topic.

QM

## Branches vs Levels of government

Branch - Executive, Legislative and Judicial.

Levels - Federal, State and Local.

There is a difference among the roles and actions expected and/or taken at the different levels and the branches of government.

QM

## Levels of government missing!

What about the discussing in more detail the different levels of government?

QM

## state and local governments role

What about the roles of the state and local governments?

QM

## Focus on Branches and Levels of Governme

Focus on the branches and levels of government, as it pertains to your selected topic.

QM

## Reference sources 2

Reference sources 2

- Used at least two sources, please remember to include your class lesson material, as a cited source and as a reference source.
- --- At least five different sources are necessary to possibly achieve maximum points in this category.

Always place your reference sources on a separate page.

QM

## Remember to include the class materials.

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Remember to include the class lesson materials.

QM

### **Required number of sources**

- --- At least four different sources are necessary to possibly achieve maximum points in this category.