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Uninsured and Underinsured: Who's Problem Is It?

Manpreet Kaur

INTRODUCTION

Most countries face pressing problems but in terms of health care, United States (US) is the only industrialized country that does not offer universal health care coverage.

Uninsured people are simply not covered by health insurance and will have to pay out of pocket ("Cambridge", 2020)

Underinsured people fall under the following categories:

- High deductible
- High out-of-pocket maximum requirement
- Limited benefit plans
- Noncontracted insurance plan ("Mayo Clinic", 2016)

People who are described as underinsured have health benefits that don't adequately cover their medical expenses and will end up paying out of their pocket (Gold, 2009).

SIGNIFICANCE

According to Hsiao (2020):

- Americans spent \$10,224 per person on health care
- Similarly wealthy countries spend just \$5,280
- Despite spending more, US has lower life expectancy and higher infant mortality rates
- In 2019, over 28 million Americans were uninsured and over 44 million were underinsured

The (health care) industry is not good at promoting health but it excels at promoting wealth among health care providers, including successful private physicians who operate profitable practices (Case & Deaton, 2020).

POSITION STATEMENT

The US population faces the problem of being uninsured or underinsured. It affects the whole nation's economy and most importantly its citizens, who are afraid to seek medical help because they are fearful of the costs.

SUPPORT FOR POSITION

Root of the problems of uninsured/underinsured is that the US became a prosperous, industrialized society in the early 20th century, it chose to treat health care as a commercial product rather than as a social good (Hsiao, 2020).

Insurers optimize profits by trying to sell coverage only to those they consider "good risks" such as relatively young and healthy people, by avoiding the unhealthy, the disabled, and the elderly (Hsiao, 2020).

The uninsured and the underinsured delay or even forgo treatment when sick children do not receive critical immunization (Hsiao, 2020).

According to Case and Deaton (2020):

- The percentage of national income that is absorbed by health care has grown from 5% in 1960 to 18% in 2017
- This reduces what is available for anything else from 95% in 1960 to 82% in 2020
- The cost of health care contributes to long term stagnation in wages, to fewer jobs, especially for the less educated workers, and to rising income inequality
- The US health care system spent \$10,739 per person in 2017, which is five times what the country spent on defense and three times what it spent on education

IMPLICATIONS FOR PRACTICE

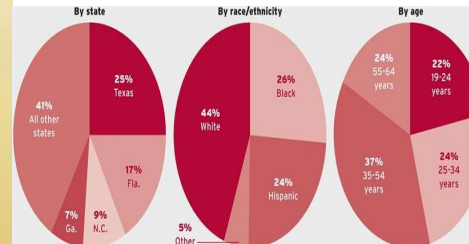
Nurses need to understand and advocate for the patients they see because not only do they have access to the patient who need insurance, they can also provide information on how to obtain insurance.

The patients nurses see every day had to make a very hard decision to receive medical help. Unless they have insurance through their work, have Medicaid, or Medicare, they will be in lot of debt as they leave acute care.

According to University of California, San Francisco Health (2020):

- Nurses can provide education to the patients about the assistance that is available for medication
- Refer patient to social worker/case managers for more extensive help
- Teach patient to adopt healthy habits and about primary prevention as well as secondary prevention-screening
- Educate on the importance of exercise and nutrition as it relates to overall well-being
- Teach patients about programs that help with cessation of smoking

Nurses can further help by approaching policy makers about gaps in accessibility of health services, with ideas for new programs (Martinez, King, & Couchi, 2016)



("Uncovered", 2015)

CONCLUSION

The problem of health care in this country is every citizens' problem and not just the ones who are uninsured or underinsured.

Health care is a basic human right and people should not be afraid to seek medical help because they have to decide between debt and well being.

Everyone should contribute to make changes in health care and can start by voting for candidates who have plans to better the system.

Health care workers can also volunteer at "free clinics" and provide services as nurses/health care providers.



("Health Insurance", 2015)

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