Effects of Expanding Healthcare Insurance Coverage on Cost, Quality, and Access

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Introduction

Health care issues pose a challenge to all nations of the world. A well-balanced health care delivery system implies the well-being of the citizens therefore a better economy. Studies show that the U.S has one of the best health care systems but it exhibits downsides in the quality, cost, and accessibility to medical care (Milstein, Homer & Hirsch, 2010). However, the current reforms, such as increase of affordability and expansion of health care insurance covers, have improved the health care systems by making the services more affordable. The increases in affordability of medical services, however, have an intense positive influence on quality, care, and accessibility to health care.

Effects of Affordable Health Care on Cost

Increase in affordability of health care services will positively affect the cost of medical care services. Persons who earn dismally and those with chronic diseases like diabetes and leukemia will receive their routine and expensive medical procedures at a subsidized cost. Similarly, the vulnerable and economically challenged people receiving cheap and poor services will access quality health care services at a cheaper cost (Milstein, Homer & Hirsch, 2010). Evidently, expansion of health care insurance lowers the health care costs, covers more people, and makes them more affordable. Therefore, death cases will gradually reduce since most people who could have died from simple and curable diseases but costly to treat can receive medical services at a low fee.

Effects of Affordable Health Care on Quality

Expansion of affordable health care services will positively influence the quality of health care that people receive. The five dimensions of quality of health care service are efficiency, efficacy, equity, timeliness, and patient-centeredness. In most instances, patients will receive more of treatment than injury. Second, they will get enough time to consult with the doctors; therefore, patients are able to state their medical status clearly. This will make the health care operations precise, effective and therefore of higher quality. Similarly, since there is an increase in the ability to pay for health care services, most people will opt to choose and go to health centers and personnel who offer the best health care services (Sommers, Baicker & Epstein, 2012). Therefore, expansion of health care insurance covers enables people to acquire quality health care service available.

Effects of Affordable Health Care on Accessibility

Health care accessibility will positively elevate because of the increase in health care affordability. The expansion of health care insurance covers will lead to increase in medical homes (Andersen, Davidson & Baumeister, 2013). The medical homes are well equipped therefore highly functional. These homes are most effective especially in taking care of the aging people who need constant medical checkups. On the other hand, the chances of accessing a primary health care service will rise. This implies that the expansion of the health care covers increases the chances of accessing medical care. This improvement in the medical sector will lead to increased immortality rate and higher life expectancy.

Conclusion

The best policy a government can propose and implement is the one that does not or grow under minimal basis of discrimination or partiality. In this case, the expansion of the health care insurance covers stirs up joy in the heart of every citizen because health is a concern for everyone (Baicker et al., 2013). In sum, increased affordability to pay for health care services has increased the patient's bargaining power, elevated quality, and access to health care services. Evidently, expansion of health care insurance lowers the health care costs, covers more people, and makes them more affordable.

References

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