

Week 4 Participation

Reply #1 Day 1- Dr. Ojo's ACA Video post on Topic 4 DQ 1

Hello Dr. Ojo,

Watching this very informational video makes me more aware of healthcare laws to protect patients and healthcare. One of the main topics mentioned about the ACA is that this plan is multiply phased and focuses on changing the United States healthcare system to make it more affordable to everyone. I believe this legal action is a monumental step in the right direction for correcting the healthcare systems. Firstly, this act can help citizens based on income and family size to qualify for a lower premium cost for health insurance and won't allow for discrimination or denial against any preexisting condition. Next, the health insurance companies must provide justifiable reasons for raising a client's premiums by over 10%. Also, health insurance companies are no longer allowed to set lifetime dollar limits. A lifetime dollar limit means that they can't refuse to pay for medical costs even after the client has exceeded a specific dollar amount that the insurance company paid for healthcare treatments. Lastly, these health insurance companies are required to abide by the 80/20 rule. This rule establishes criteria that insurance companies must spend 80% of their premiums collected on healthcare costs specifically. Members of the government and the healthcare system advocating for the less fortunate are essential to ending the harmful outcomes of the health of everyone.

Reply #2 Day 1- Kyle Edison's post on Topic 4 DQ 1

To Kyle,

The United States healthcare systems' performance is inadequate due to poor management and the financial state. The majority of our population lives in a middle class or lower class financial-social class. In 2018, the population of the United States social classes consisted of 52% belonging to the middle-class, 29% to the lower-class, and 19% to the upper-class. More than 75% of the nation's population is part of the social-class that barely affords the steep premiums of health insurance or cannot afford it altogether. Combine this with the outrageously high premiums and high costs for medications and other medical care items, United States citizens will suffer and not afford healthcare. In the minority groups, education seems to be less dire because the cost of living in the United States seems to take precedent. This opens the door for the inability to prevent health issues from occurring by affording healthcare and or measures such as healthy food options or gym memberships. By improving these areas, the nation's health can begin to prosper, and the harmful effects of the high costs of healthcare won't be as detrimental to the people who can barely afford it.