Health Care Reform Project – Part 2: Health Care Spending Solutions

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Health care reforms have been one of the biggest issues that are affecting the world today. The health of individuals in society is vital, and the government needs to do its best to ensure that it will be able to provide only the best services that are affordable to their citizens. There are several reforms that can be instituted in health care today to make it better than it is currently. Three viable solutions readily available are improving the economic status of an individual, allowing advanced practice nurses to provide services, and effectively utilizing health care insurance. The economic status of individuals has been gradually improving making them now able to afford better insurance policies and afford better health care services that they previously did not have at their disposal. It was also realized that allowing advanced practice nurses to provide services will help minimize the cost of health care. Since practice nurses will not charge as much as doctors, more people will be able to afford their services (Davidson, 2014). This makes them a better solution that can help improve the lives of so many people in the world today. Currently, health care insurance is not fully being utilized. There are better methods that can be employed to ensure that the health care insurance that one has goes the extra mile. These solutions will help to change the face of health care and ensure that it adds value to the lives of many more people.

**Improve Individual Economic Status**

According to Davidson (2014), the economic status has been recovering, and the percentage rates of those who are unemployed have dropped from over eight percent to just over six percent. This leads to the possibility of more Americans being able to afford health insurance. The more patients that have insurance, the more possibility the facilities have at getting newer technology that can be charged at a higher rate. Davidson suggests that unemployed citizens will still need health insurance as the Affordable Care Act (ACA) requires all citizens to have, or a tax penalty will be assessed. Because of this, there is an expected overwhelming growth to be made in Medicare and Medicaid. With that, it is obvious that Medicare and Medicaid are expecting to aid a lot more people than they previously had; this protects the rest of the American’s health by providing them with viable health plans. Davidson also suggests that an increased economic or financial status will makes prescription drugs more affordable. A number of pharmaceutical medications had patents that have expired. This means there are more generic versions of the medication being made and used that is a lot cheaper than the original name brand. However, this is also coming to an end soon, and it will be a few years until more patents expire which leads to more patients being again forced into purchasing the name brand prescription and having to pay more for it. Because of the Affordable Care Act, when the patents expire again, manywill not worry about it as health care insurance will be in full effect and already taking care of those in the medical field.

**Unsupervised Advanced Practice Nurses**

Allowing advanced practice nurses to provide services to their full ability without physician supervision is another way to contain or decrease health care costs in the United States (Emanuel, et al., 2012). An example of an advanced practice nurse is a nurse practitioner. Nurse practitioners are to practice medicine under the supervision of medical doctors, but if they are allowed to practice medicine without direct supervision, competition between nurse practitioners and physicians will be created which can decrease health care costs. Medical care provided by nurse practitioners is less expensive than care provided by a doctor. As of 2009, a visit to see a nurse practitioner was 20% less than a doctor’s visit (National Nursing Centers Consortium, 2011). According to the National Nurses Centers Consortium (2011), an actual worksite clinic managed by a nurse practitioner saved almost $2.8 million in health care costs in two years while providing quality medical care and health education, and these clinics also reduced visits to emergency rooms, hospitals, and urgent care centers. Patients may choose to see a nurse practitioner instead of a medical doctor because nurse practitioners take more time to explain the medical issue and discuss disease prevention and treatment options. Listening, answering questions, and educating helps build trust between nurse practitioners and patients (Rindfleisch, 1994). These factors can entice patients to choose a nurse practitioner first before a medical doctor which will increase competition between the two health care providers. Utilizing nurse practitioners to their full potential without direct physician supervision can save millions of dollars in health care costs, and patients will choose lower costs as long as they are receiving quality treatment that cures or controls their ailments.

**Effective Health Insurance Utilization**

Health care insurances are the only resource that American citizens have in order to manage their health. However, not all health care insurances offer good coverage. Having poor health care insurance would represent nothing when a serious illness such as leukemia comes around (Brown, 2009). There is no doubt that the health care reform is one of the government’s solutions to this outcome. The fact that a person is paying for health care insurance should be more than enough to not worry about the cost when an illness comes around. With that being said, every American citizen’s health care problem should be covered by health care insurance because they are paying for it. In addition, American citizens are already paying for all the health care industry expenses by paying all types of taxes, which should be more than enough to cover health care expenses. Health care insurances should be able to pay for their clients when they need medical care. Another aspect is that the health care cost keeps rising up, but healthy citizens can become helpful in this matter. A person who has been paying for health care insurance and has never needed medical care is paying for those who need it. However, according to Brown (2009), another solution for health care insurance coverage is that healthy individuals could take two different pathways. For example, a client who has been paying health care insurance for over twenty years and never uses it could either choose to save the money for when he or she really needs it or could be able to invest it. In this way, the client is always going to be able to use the money for his or her medical care in the future.

**Conclusion**

Reducing health care spending is a difficult task, but it can be done if successful solutions are used. Improving the economic status of individuals will allow them to afford health care insurance which will take some of the burden off of Medicare and Medicaid programs that are steadily increasing. Allowing advanced practice nurses to practice medicine unsupervised will decrease health care costs because their services cost less than an actual physician. Effectively utilizing health care insurances will also help reduce health care spending. Using these three solutions combined with other health care reform initiatives will greatly improve health care spending and add to the overall well-being of all individuals.

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