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Health Insurance Portability and Accountability Act
Right to Healthcare over Insurance Covers in the United States of America

Name

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Health Insurance Portability and Accountability Act

Right to Healthcare over Insurance Covers in the United States of America

To members of Congress, I believe you all know that the United States of America has a Bill of rights that governs the existence of citizens and the protection aspect of the citizens in the country. Unites states have ensured that all citizens enjoy their stay since they can attain a good standard of living since they are well protected and advised by human rights. We all know that the right to education, freedom of association, freedom of worship, and right to live are some of the rights that are enjoyed and approved by the United States constitution from independence. The living and existence of people in the United States are based on ups and downs at work and business; thus, all citizens must have peace to manage to live in the country at the same time.

The right to peaceful existences and assembling, to be specific, is a right enjoyed by Americans. However, as members of Congress, you have failed to enact the right to good health as one of the crucial rights since human beings are also subject to wear and tear. When individuals are walking, driving, or doing an economic activity, they are usually subject to danger or fatalities. Thus, I believe that the United States of America congress should develop a law to ensure citizens have the right to health instead of the existing Medicare and Medicaid services that limit them to access healthcare services due to their economic status in the society.

Healthcare System over Insurance System

The Healthcare system in the United States of America is a vocabulary since citizens know more about insurance companies that inquire them to pay premiums to ensure they are secured. There are complex issues related to insurance and health care due to accessibility, cost implications, accountability, and healthcare quality accorded to them. Congress should come up with a law that helps put all citizens on the same ground to access healthcare in the least struggle

possible. The meaning of least struggle is attending the nearby healthcare service providers without any cost implications. In my opinion, the government should reward its people by offering peace of mind when they have illnesses since they will not have to think about money to pay bills. Instead, they will just be thinking about recovering and continue with their everyday life.

Healthcare as Constitutional Right

The United States of America constitution does not have a profound system that offers citizens the right to health care. Still, the Supreme Court has a provision that citizens have a right to access any healthcare facility at their own expense (Holtzman & Schwartzstein, 2020). Healthcare is one of the most expensive commodities in human life since, in a state of sickness, one cannot work to get the money they need to be treated. Notably, even when a family member is sick, others have no peace of mind to keep working to obtain the cash required to pay the bills. Congress should come up to make healthcare affordable to all.

Unequal Economic Capabilities

Varied economic groups are one factor that Congress should check and realize that access to health care freely is vital, which I find disturbing. In the United States of America, people are of different economic groups and have varied capabilities financially. Bearing in mind that healthcare is sensitive, expensive, and can befall somebody anytime, should show them a red flag of reluctance in passing the bills to make healthcare accessible to all (Holtzman & Schwartzstein, 2020). Critical illnesses like skin cancer in the United States of America have become very high due to exposure to ultraviolet lights. The answer to avoiding skin cancer is staying indoors, which is next to impossible for the middle-income earners because they must move out to get income for their survival. Treating such diseases as critical and expensive, would

lead to a bad experience that could leave the affected dead. However, I prefer the government to standardize the charges for the same through a law passed by Congress to make life easier. Such an approach to make healthcare affordable to all would make the best outlook of its people's government concern. Right to health over insurance would work well to create uniformity that leaves struggling individuals stagnating forever.

Pandemic Emergencies

The unpredictability in pandemics occurrences is another reason why the right to health should be a priority by Congress when passing laws. The current pandemic (covid-19) has made life challenging globally and, more particularly, in America's the United States. The pandemic called for isolation in many occurrences to avoid the spread of life became hard for people (Galvani et al., 2020). The government had to chip in and help some families to cope with the situation. Notably, the pandemic's indirect consequences took away the peace of mind and ability to work every day. Also, regular income flow to homes became a nightmare up to now since the virus keeps on mutating.

The direct consequences have created an adamant time for the affected since coronavirus is expensive to manage, especially when the victims have breathing difficulties. Special equipment like incubators is costly to buy and maintain for use by the patients. Over 370,000 victims lost their lives due to contacting the covid-19 virus (Galvani et al., 2020). In this instance, I propose that Congress stop focusing its eyes on insurance for health but pass a law for all to have health care rights. Some of deaths that happened were due to the overwhelming medical facilities that are active in the country. However, healthcare should be one of the most prioritized sectors to be ready for any threat that would affect the healthcare department in any way.

Adoption of New Lifestyles That Trigger More Visits To Hospitals

The deprivation of natural food and change of eating habits in the United States has changed the frequencies people visit the hospital for attendance by their doctors. Consumption of fast foods and compromising food people's quality take signals to invest more in the healthcare sector (Weiss et al., 2020). The current congress action to have children covered under Medicare and Medicaid services would be overwhelmed since they restrict who should be covered by such and to what extent. Also, there are those occasions that Congress has provided to be part of the consideration by the government and still not put as general welfare to have everybody included (Weiss et al., 2020). I believe that Congress should resume the drawing board of the laws governing healthcare and have the right to health passed to make life easier for the people living in the United States of America. Change of the lifestyle calls for more complications, unlike regular times in the United States of America. To protect the economy and have better peace of mind for our people, Congress should pass the law, since the current world is full of fragility and the government should protect their people from the batter.

Reluctance, Inability, and Lack of Interest in Insurance Covers

Non-compliance of the citizens in the United States to have the insurance covers for their health coverage. The government introduction of medicare and Medicaid programs that allow employers to contribute towards the employees' health is a way to make almost a hundred percent coverage using that formula (McMorrow et al., 2020). The fact that not all individuals in the united states of America are employed and receive wages, makes it hard to have 100% turn up to healthcare insurance. For instance, 27.5 million individuals, representing 8.5% in US, do not have insurance cover towards health since they did not comply. Ninety-one percent (91.5%) of the United States population have insurance thus covered in any medications or fatalities.

67.3% of the covered population have private insurance towards health and 34.4 have government covered insurance. We conclude that insurance leaves a large population not covered for health, yet the government needs to have all individuals covered.

Also, 55.1% of the United States population have cover from their employers. Whenever they are terminated in that job, they are not covered again, thus subjecting them to the risk of not having healthcare cover for themselves and their families (McMorrow et al., 2020). I believe that the Congress should have watched the numbers and salvage the uncovered lot towards health. The right to health for everyone should be made a law to protect the people's lives in the United States of America.

Prioritization of Healthcare in the US

The US is the only country among 37 organizations for economic cooperation and development nations not granting universal healthcare as a constitutional right or practice to its people. I support that Congress benchmark with the countries that offer their citizens universal health coverage as a practice and a constitutional right. Having them benchmark, fears, and impracticability of the same existing in the United States will come to an end. Failure to do so, Congress will not be doing their representative positions in the people's favor as a developed country (Pincu et al., 2020). However, the right to healthcare would reduce bankruptcies that are experienced regularly. Working on rights to health care will also boost public health and the issuance of funds to support healthcare. The government will be concerned about offering all equipment to the hospital and charges, including paying for a consultation, treatment, and cost of drugs prescribed to the patient. The sense of having the right to healthcare law passed is that healthcare costs will go down compared to the use of insurance covers that are not uniform for all.

Targeting To Save More Lives as a Country

Saving lives in the United States could be a benefit that could result from having the right to health care. Having millions of people in the United States not having any coverage related to healthcare, subject people to the risk of many illnesses, and death occurs in extreme cases. Based on a study by Harvard researchers, we find that the United States of America experiences at least 44789 deaths every year due to delayed access to citizens' insurances (Pincu et al., 2020).

Among the demises, 40 % is a result of not being insured by either private insurance or government covers. The United States has been ranked number sixteen among the wealthiest nations that have preventable mortality just because the citizens are not entitled. Compared to countries like Spain, Australia, France, Israel together with Norway United States mortality rate is higher. Those countries have health care rights; thus, their people living five years longer compared to those of the US. As members of Congress, all of you should come up with a law to make health care right a constitutional right for the better of citizens.

In conclusion, I would advocate for the Congress of the United States to consider having health care right as one of vital constitutional rights to have a better public health experience. There are more pros than cons associated with having the right enacted to support the government and safeguard the citizens of the United States of America. Also, we find that America has taken the trajectory towards using insurance than they have thought of having a right to healthcare. We find cons that include, more costs, increased number of deaths, and inability to have a sustained system since there are no parameters to ensure every citizen in the US is registered to have a health cover. However, throughout the essay, I have advocated for introducing the right to health care as a law by Congress to have all citizens covered instead of trying to follow up whether they have registered for insurance when it is too late.

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