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by Zz Zz

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Philosophical Exercise

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Should hospitals turn away patients who lack the financial capability to get treatment or even hold patients captive after receiving treatment and cannot settle their hospital bills?

The ethical system that I feel would endorse my response to the ethical dilemma above is utilitarianism. Utilitarianism refers to an ethical theory that distinguishes right from wrong by mainly focusing on the outcome. This theory holds that the most ethical choice is one that produces the greatest outcome for numerous people. The approach is normally guided by the projected benefits of harms for intervention or action based on the results.

The main goals of the healthcare administration occupation are maintaining or enhancing the general value of life, well-being, and dignity of each person that requires healthcare services and creating an accessible, justifiable, efficient, and active healthcare system. Therefore, healthcare practitioners have the responsibility and an obligation to conduct themselves in a manner that determines the value, confidence, belief, and respect of the general public and their colleagues (Sookhoo & Zhou, 2021). As a result, in fulfilling their obligations and commitments to patients and other individuals in need of their services, they function as models and moral advocates in this course. Likewise, since all management conclusions affect the well-being and health of both people and society, healthcare providers should carefully evaluate the possible consequences of their judgments. Nonetheless, establishments that provide healthcare amenities must endeavor to protect and nurture the interests, rights, and entitlements of patients.

Therefore, the utilitarian approach in addressing the ethical concern listed above would be utilitarianism, dealing with every individual's case and analyzing the harms and benefits,

promoting overall better consequences (Jaydon, 2020). In this case, hospitals would agree to uphold their mandate of protecting lives and people's well-being by accepting to provide healthcare services to financially challenged individuals. This decision would harm hospitals financially, but the other consequence would be promoting a healthier society. Similarly, it could be argued that the main initial purpose of healthcare is protecting lives. Nonetheless, financial gains should not be a priority; hence healthcare providers should incline their efforts towards ensuring that this objective is met even with undesirable financial constraints. Therefore, every decision or action that is agreed upon under these circumstances should be confronted with measuring the balance of the harms and benefits promoting overall desired consequences. In this case, the desire is to have a healthy community, which translates into a wealthy society.

On the contrary, there are different views, in this case, suggesting that patients should not receive healthcare services without paying because there are numerous facets within healthcare facilities that require financing (Cabello et al., 2021). It is expected that every individual should possess health insurance coverage that covers all medical expenses whenever they visit healthcare facilities. Therefore, there should not be an excuse for not willing or being unable to settle hospital bills. Similarly, there is the provision of negotiating the medical bill with physicians or medical providers in instances where one feels the bills are too high hence unaffordable. Another concern arising from this ethical issue is that some hospitals pay their employees with a portion of payments made by those receiving healthcare services. This aspect ensures the smooth running of the hospitals and employee satisfaction. Besides, it is significantly important to settle subordinate staff's salaries and similarly that of other healthcare service providers to ascertain the progressive provision of services to every individual in need of healthcare services.

In this case, the ethical theory being appealed is deontology, which states that individuals should adhere to their duties and obligations when engaged with situations requiring them to decide when ethical dilemmas are in play (Rodger & Blackshaw, 2017). In this case, healthcare providers have their codes of ethics dictating that they should be saving lives governing their profession. In contrast, they have the financial requirements that should be met before they can dispense healthcare services. Therefore, this means that healthcare providers will follow their obligations towards individuals who require these services as fully required by their institutions since upholding one's duty should be considered correct ethically. Additionally, this theory appeals that healthcare providers, in this case, should produce consistent decisions that are based on their set duties.

In conclusion, I believe that my response to this concern is preferable because the protection of life is a key aspect to healthcare providers and the governments. The national government needs to implement universal health coverage systems that make healthcare affordable for all citizens because people live under different means. Likewise, hospitals should also sympathize with people in desperate need of healthcare services and offer these services without necessarily looking at the financial side. Their first mandate should be ensuring people's well-being. Lastly, it is equally important for the government to place insurance policies that cater to the needy within the community to ensure that they can access quality healthcare and live a healthy life.

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