



HEALTHCARE INEQUALITY

Topic Brief

In an effort to include all citizens in health insurance plans, the Affordable Care Act, passed in 2010, prohibited eligibility discrimination, a practice that used previous sickness and preexisting health conditions to determine the eligibility of one's enrollment in an insurance and coverage plan. Since its passing, the ACA has allowed previously uninsured citizens to purchase health insurance. Recently, "coverage discrimination" incidents have risen. Coverage discrimination is defined by the US National Library of Medicine as designs of benefits plans that can prevent or discourage individuals with complex or costly conditions from obtaining appropriate treatment that disproportionately impacts individuals with high-cost conditions. Conditions, for illnesses including HIV/AIDS and cancer, force patients to seek healthcare and treatment elsewhere, thus, saving the insurer money.

Moreover, structural racism and implicit bias is often ingrained in the health system that many physicians operate in, resulting in unequal treatments of different patients. These biases lead people of color to less accessible, experienced, funded hospitals and medical care. In 2012, the Agency for Healthcare Research and Quality reported that black and Hispanic Americans received worse care than whites in 40% of quality measures and Native Americans received worse care than whites in 33% of measures. In the upcoming 2020 election, healthcare is a major issue at stake, with reforms being necessary for the health and wellbeing of citizens. Everyone should be provided with equal care and an equal opportunity to realize full wellness—this is healthcare equity.

Questions

What are the seven different types of health insurance plans? What is a deductible? What is a co-payment? What is an upfront premium? What is an out-of-pocket maximum?

Activity

Compare the health insurance plans in the United States and other countries. For example, look at Cuba or UK. Use the articles below as a starting point:

- CNN's Opinion: "I've lived the difference between US and UK health care. Here's what I learned"
- American Institute of Medical Sciences and Education: US vs UK: Allied Healthcare
- NCBI: Cuba's health care policy: prevention and active community