

Health Care Spending

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ISSUE

Americans can access health care through public or private insurance plans offered by individual or institutional providers. The U.S. mainly provides federally subsidized health care programs that target certain demographics as of 2022, Congressional Budget Office expects that health care will be one of the fastest growing and largest share of the U.S. federal budget. As of 2021, 27.2 million or 8.3 percent of people did not have health insurance.

POLICY SOLUTION

Expanding Medicaid Eligibility: Medicaid is a federally funded and state-administered program that provides health insurance to low-income individuals and families. Expanding Medicaid eligibility to include more individuals could provide coverage to more uninsured Americans. (Kansas Ex.) (Why would the state of KS reject free money?) We live in a state that has not expanded Medicaid due to political concerns. If Medicaid was expanded in Kansas, the state would effectively keep people healthier longer which will allow more people to support our economy. If residents are above the state mean income within 20%, then allow the citizens to buy into this plan.

Creating A Public Option: A public option is a government-run health insurance plan that individuals can choose to purchase instead of private insurance. This could provide an affordable alternative to private insurance for individuals who do not qualify for Medicaid or cannot afford private insurance. This can help encourage those who are not covered to then have some coverage.

Improve Healthcare Management Plans: The US healthcare system is known for its complex and bureaucratic administrative processes, which can lead to higher costs and poorer outcomes. Streamlining administrative processes and reducing paperwork could help reduce costs and improve patient outcomes.

Overall, there are several policy solutions that could be implemented to address the issue of uninsured Americans. By expanding eligibility for existing programs, creating a public option, offering subsidies for private insurance, or allowing individuals to buy into Medicare, more Americans could access affordable healthcare coverage.