

Americans are Struggling with Healthcare Affordability and Accessibility

NOVI, MI, UNITED STATES, February 14, 2023 /EINPresswire.com/ -- The healthcare system in the United States has significantly improved over the last two decades, with 92% of Americans now having access to health insurance. Despite this progress, millions still need help paying for their healthcare



services and medications. This is due to the steadily increasing prices of healthcare services and prescription drugs, which have resulted in higher premiums and out-of-pocket <u>costs</u>.

The United States spends more on health care than other high-income countries, but the outcomes could be more favorable. This disparity between cost and outcome is a pressing issue that needs to be addressed.

A recently released set of policy recommendations by a large insurance company to reduce healthcare costs over the next decade focused on three key areas: increasing competition among healthcare providers, improving access to lower-cost prescription drugs, and ensuring the delivery of high-quality healthcare.

While these proposals aim to tackle the root causes of rising healthcare costs, there may be some unintended consequences that need to be considered. For example, increasing competition among healthcare providers may lead to a reduction in the quality of care as providers try to cut costs to remain competitive. Additionally, making lower-cost prescription drugs more accessible may not necessarily lead to a reduction in <u>drug prices</u>, as drug companies may find new ways to increase their profits.

Furthermore, modernizing the prior authorization process may not necessarily lead to costeffective treatment decisions, as the focus on cost may override the importance of patient safety and health. Data interoperability is also crucial for the success of the healthcare system. Still, it needs to be ensured that the sharing of information is done in accordance with privacy and protection laws.

In conclusion, while reducing healthcare costs is important, it is crucial to consider the potential

consequences of implementing such measures. The healthcare system must strive for affordability and high-quality care. Still, implementing policies must be done with caution, keeping in mind the well-being and safety of patients.

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