

Case Study II

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What type of information should Dr. Beekley and her colleagues collect about the new test when assessing whether or not to cover it?

Employer-sponsored health insurance is a type of information that Dr. Beekley and her colleagues collect the new test when assessing whether or not to cover it. “Employer-sponsored health insurance, as well as health insurance purchased by individuals, is considered private health insurance. Employers purchase and subsidize most private health insurance in the United States. When an individual has a full-time job, health insurance is often an integral benefit. Employer-sponsored health insurance can often be extended to cover the family of the insured individual. The government is also a major provider of health insurance, with 37% of Americans receiving some form of government-sponsored health insurance(Alexander, LaRosa, Bader, Garfield, 2020, pg. 27)”

Who might she consult when reviewing whether or not the test has value?

Dr. Beekley might consult with Accountable Care Organizations to review whether or not the test has value. “Health care reform also began federal funding of Accountable Care Organizations (ACOs). ACOs are provider groups like hospitals or physicians’ group practices who take complete responsibility for the care of a patient rather than just providing isolated services. ACOs receive a fixed fee for the broader provision of care and are rewarded if patients’ health improves. The theory is that by shifting the financial risk to providers—if providers are no longer paid for each medical encounter but are instead paid for overall care and quality—that care will be more appropriate and effective. The influence ACOs have on the costs and quality of care will take several years to evaluate. (Alexander, LaRosa, Bader, Garfield, 2020, pg. 32)”

What is more important, the efficacy or the cost of the test? Why?

The most important of the efficacy or the cost of the test is the study on the creation of technology because it useful for the healthcare industry. “The research and development of new technologies will influence both the types of medical care available as well as how it is delivered. Major advances in women’s health will arise from research into genetic engineering, stem cell research, microscopic surgical techniques, and personalized medicine. Paying for these advancements and making them accessible to the majority of people will remain a policy challenge. (Alexander, LaRosa, Bader, Garfield, 2020, pg. 33)”

Should health insurance plans be able to decide what products and services are covered or not?

Health insurance plans should be able to decide what covers the products and services through preventive services and health education. “Preventive services and health education are the cornerstones of effective women’s health care. As awareness and support of these and other women-specific health issues has grown, many payers have established whole departments dedicated to women’s health. These departments educate patients and physicians about best practices and new treatments for women; they also analyze the benefits of new technologies. Women’s health departments within payer organizations have prioritized women’s health issues by supporting prenatal checkups and strict monitoring regimens for pregnant women, promoting women’s cardiac health, and ensuring universal coverage of gynecological exams. (Alexander, LaRosa, Bader, Garfield, 2020, pg. 34)”

Conclusion

Employer-sponsored health insurance is a form of information that is useful for Dr. Beekley and her coverage to collect the updated test to confirm the health evaluation. She needs to review it with the accountable care organization in order to value the test. Research and development inventions play an important role in the healthcare system to go over the purchase

of the test. Health insurance plans cover the products and services in healthcare services and education.

References

Alexander, L. L., Garfield, S., Bader, H., & LaRosa, J. H. (2020). *New Dimensions in Women's Health* (8th Edition). Jones & Bartlett Learning.