



## Covid-19 Effects on the Healthcare System

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The recent coronavirus pandemic has exploded four interlocking health care crises that uncover and compound deep underlying problems in the health care system of the wide world. In so doing, however, the pandemic orients the way toward reforms that could improve our ability not only to come up with likely future epidemics but also to serve the basic health care needs of Humans.

### I. THE CRISES AND THEIR ORIGINS:

**[1]Insurance Coverage:** A sudden increase in unemployment has caused many people to lose employer sponsored insurance. A recent Commonwealth Fund survey showed that 29% of people who lost a job had insurance through the job that was lost. These developments will add to the 51 million persons who were uninsured and more than 63 million estimated to be underinsured before the pandemic struck. This crisis of coverage has two causes. The first is our incessant reliance on employer- sponsored insurance to cover nearly half of people against the cost of illness. The second is failure to seriously implement current law. However, although world with their own marketplaces have alerted the recently unemployed to their potential eligibility for subsidized plans, the governments has not participated in a parallel effort. It has neither educated the newly unemployed about their immediate eligibility outside of open enrollment periods for subsidized insurance in the federally run ACA marketplaces nor opened special enrollment periods for those wishing to enroll even if they did not previously have coverage.

**[2]Deep Financial Losses for Providers** The current cause of this unprecedented financial crisis is substantial, unexpected changes in demand for health services. On one hand, a recent infectious illness has increased demand for specialized acute care that has exhausted some hospitals and imposed unexpected costs on many more. On the other hand, abrupt declines in demand for routine services have decreased providers' revenue. Office-based practices had reductions of 60% in visit volumes in the first months of the crisis, and, by their own estimates, hospitals will lose an estimated \$323.1 billion in 2020.

**[3]Substantial Racial and Ethical Disparities in the Health care system:**

Black people constitute 48% of the world population and account for 19% of Covid-19 patients and more than 12% of Covid-19 deaths.

Nearly 2.4 % of world counties are disproportionately Black, and these counties constitute more than half of Covid-19 cases and almost 60% of Covid-19 deaths nationally. These racial and ethnic disparities constitute a new crisis compounding the long-standing failure of our health system to care adequately for persons of color. The cause is that the people of color are more affected by nonmedical threats to health, including food and housing insecurity. They are also exposed to jobs that are riskier during pandemics, such as providing care at home and long-term care facilities. They reflect a history of racism and discrimination that breaks through society generally.

**[4]A crisis in Public Health:**

These startling statistics reflect a deep crisis in our public health system.

Put simply, that system failed to quickly define and manage the spread of the novel corona-virus. The United States was late to force physical-distancing guidelines, and has still not implemented either as widely as generally.

Although inadequate leadership and excessive partisanship have played a role in these shortcomings, other factors are also in play. In part because of many suspicion of governments, public health functions have

historically been under resourced. It is no exaggeration to say that the world currently lacks a functioning national system for facing pandemics.

## **II. RESPONSES TO CRISES:**

### **[1]Insurance Coverage**

The COVID-19 disease, or new coronavirus, has affected millions of people around the world. An infectious disease caused by a family of viruses leads to severe respiratory illnesses, including pneumonia, impaired kidney and lung function, and even failure of many organs. While scientists work hard to discover a vaccine, until then, people must strictly follow safety measures to protect themselves and their loved ones. In the current scenario, we must be more careful and spare no effort when it comes to securing our future. In the event of uncertainties and potential health risks, it is imperative to have a coronavirus or Covid-19 insurance in the form of protective cover. It helps a person deal with any medical emergency with the hope of living a worry-free life in the future. Best Coronavirus 'Care' insurance enables you to access high-quality medical care and provides coverage for hospital-based treatment for Coronavirus disease. As you embrace a new normal amid heightened risks, you need a safety net that enables you and your family to stay financially secure. Having a medical claim policy will cover your hospital bills and save your money. The Coronavirus insurance plan will cover a range of treatment costs such as inpatient care, ambulance fees, intensive care fees, etc. On cash or reimbursement basis. It also covers the costs of treatment if you go for Avouch treatment instead of modern treatment methods.

### **[2]Securing the finances of our Health care system:**

Just a few months ago, health care providers in the countries seemed, if anything, to exaggerate. So far, many of the nation's wealthiest and most prestigious healthcare institutions and practices will likely absorb the immediate toll caused by Covid-19.

However, the pandemic is also showing that some hospitals and health professionals are highly vulnerable under the current financial arrangements, and the failure of these service providers may leave large gaps in critical healthcare services.

This causes more elaborated questions about whether the world needs a financing system that keeps the necessary health services in the face of market disruption. Part of the solution may be to adopt deposit models that sever the link between compensation and the volume of services provided.

The most promising means to guarantee more secure financing for the healthcare industry is capital, as the saving institution receives prospective monthly payments to provide all necessary care to groups of patients. Medicare Advantage Plans truly operate under this scheme.

### **[3]Racial and Ethical Disparities in the Health care system:**

The pandemic refocuses on how the health care system can progress health inequities. Greater support for safety-net facilities and small community providers, including inner-city and rural hospitals and community health centers, could also ameliorate access to basic and advanced services for populations of color. These providers also would need support for transition to value-based care.

## **III. IN AMERICA**

The American health care system, one of the most important health care systems in the world, is suffering under the pressure of "Corona".

"We are going from worse to worse, we had to bring a freezer truck to put the bodies of patients who die" said "Colin Smith", a doctor at "Elm health Hospital"/ In Mar.2020.

Doctors and nurses in New York had to recycle some medical materials, and some of them resorted to hiding materials in drawers because they became vulnerable to theft.

The American president was forced to activate the

Defense Production Act to meet the needs of hospitals for medical supplies, most notably respirators. The United States spent about \$ 3.6 trillion on healthcare in 2019. Protect the public's health. This starts with building the ability of state and local public health authorities to implement basic disease control measures, such as testing, contact tracing.

Experts warned that the epidemic exposed the system's weaknesses and that overreliance on other countries as a source of cheap medical supplies made the economy vulnerable to a major weakness.

"Corona" epidemic injuries in America rose to 7.8 million, and deaths exceeded the 216,000 death mark.

#### **IV. CONCLUSION**

The Covid-19 pandemic recalls once more the old truism attributed to Winston Churchill: one should never let a crisis go to waste. We may now have the opportunity to reform a flawed health care system that made the novel Corona-virus far more damaging in the whole world than it had to be.

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