

Type: Assignments

Subject: Ethics and Law

Subject area: Nursing

Education Level: Undergraduate/College

Length: 1 pages

Referencing style: APA

Preferred English: US English

Spacing Option: Double

Title: Vulnerable population and health policy

Instructions: this week you will identify and analyze a vulnerable population in relation to policy issues. there are weblinks provided under week 4, to assist your search. your analysis should include the following: 1.health needs of identified population and the disparities that exist. 2.identify or recommend national, state and local policy or policies that address the issues related to the population. 3. provide rationale and justification for current or recommended national, state and local policy. resources are required, discussion board rubric with apa applies

Focus: focus on the general idea of the article. it is a simple discussion board assignment.

## **Vulnerable Population and Health Policy**

Name

Institutional Affiliation

Course

Instructor

Date

### **Vulnerable Population and Health Policy**

After the enactment of the Affordable Care Act in 2014 more than 10 million eligible uninsured Latinos were allowed to gain access to new options for health care coverage. Moreover, three quarter of this population either qualified for tax credits that would enable them purchase health coverage from various health insurance marketplaces, Medicaid or the children's health insurance program (CHIP) (Gee, 2014). Additionally, out of the 43.1 million uninsured nonelderly U.S. citizens and other individuals lawfully living in the United States, 25% of them are Latino, an indication that Latinos seems to be much higher uninsured compared to other population. In the United States, more men are uninsured than women, a similar case with Latinos. Regrettably, young adults take the largest share of uninsured compared to the general population living in the United States. The largest majority (73%) of eligible uninsured Americans dwells in households with at least one full-time worker, a similar case with eligible uninsured Latinos (79%) (Doty, Blumenthal & Collins, 2014).

For the recovery from the crisis in America, improved health coverage is crucial. Uninsured and insurance leave Americans at a time when the millions still do not have jobs and income cutbacks are subject to expensive medical expenses. Efforts to tackle recent changes in coverage should also address the requirements of the 30 million who have been missing coverage or who have otherwise faced difficulties with the care costs. The Congress can adopt one of the most essential initiatives to increase its coverage is to further encourage state expansion of Medicaid (Gee, 2014). At the moment 12 States still require Medicaid under ACA to expand,

without access to either Medicaid coverage or financial support for market coverage, leaving the majority who has incomes below the federal poverty level (Doty, Blumenthal & Collins, 2014).

The American Rescue Plan also adds support to those who purchase insurance through ACA markets, addresses gaps in financial support for low- and low-income families and subsidizing COBRA cover for workers laid off (Doty, Blumenthal & Collins, 2014). The legislation made market subsidies for 2021 and 2022 newly available and increased the generosity of subsidies for individuals who have been already eligible based on 2021 and 2022 income for higher-income, middle-class persons.

### References

- Doty, M. M., Blumenthal, D., & Collins, S. R. (2014). The affordable care act and health insurance for Latinos. *Jama*, 312(17), 1735-1736.
- Gee, E. R. (2014). *Eligible Uninsured Latinos: 8 in 10 Could Receive Health Insurance Marketplace Tax Credits, Medicaid, or CHIP*. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation.