

Benefits of Implementing Health Insurance Policy in Developing Countries for a Better Palliative Care

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Abstract

Palliative care is an effective health approach in any given nation that pave way for a better health care system and more of patient centered. In other words, palliative care is a care program that is geared towards increasing aggregate wellbeing of patient through an oriented approach to patient's ailment. In recent times, developing countries have not been able to achieve this, due to limited driven research findings by researchers, scholars, and health care practitioners. It is in consonance with the forgoing that this paper deems it to fit to investigate the benefits of implementing health insurance policy as the tangible means for an effective and better palliative care in developing countries, through the proactive role to be played by care managers. The benefits farfetched in this mini-research were parity in service delivery, reduction in financial impediment to care service, improved health/medical sector, increase health awareness, and patient health centered palliative care system. It was recommended that collaboration among stakeholders in the health care subsector/health sector will help in the actualization of effective and efficient implementation process.

Keywords: Palliative care; Health insurance policy; Care manager

Introduction

Palliative care is also called comfort care, supportive care, and symptom management. Palliative care is a care for the terminally ill and their families especially that provided by an organized health services [1]. It is a multi-disciplinary approach to specialized medical and nursing care for people with life-limiting illnesses [2]. The goal of palliative care is to prevent or treat the symptoms and side effects of the disease as early as possible, and its treatment in addition to any related psychological, social and spiritual problems. Patient may receive palliative care in the hospital, an outpatient clinic, a long term care facility or at home under the direction of a physician. Palliative care is driven by a care manager. Care managers are persons who act as facility supervisors and may be in charge of business operations and oversee clinics, hospitals, nursing homes and other health care facilities. In same vein, care manager can be seen as any individual that is responsible for the overseeing a particular nations health care system by ensuring the health needs of patients are catered for in any particular point in time. In any health sector, palliative care tends to be more effective and efficient due to a health insurance policy.

Health insurance is a means of ensuring a patient/individual have the needed medical attention as at when the need arises. For health insurances to be achieved in a given nation of the world, it must be implemented. Health insurance policy avail patients to undertake any medical care treatment for their ailment irrespective of their current financial status. In other words, a health insurance policy enable an individual to receive any medical treatment at any time with less consideration to one's financial capacity for such treatment. Hence, implementing health insurance policy will avail patients/people of the opportunity to adopt a healthy life style in terms of them treating their ailment as at when the need arise [3]. Similarly, this will help to reduce

the differential or disparities in patient's ability to undertake medical treatment. In other words, it assists in bridging the gaps between the rich and poor pertaining the extent of medical care treatment to be received. An effective strategy to this can be done by government of the developing countries by taxing every citizen living with her geographical location based on ability to pay, which will be augmented by the government. Such payment can be recorded in a single account in which patients are expected to access with a clearance valid card each time they need medical attention at any government approved hospital and medical centers.

Short Communication

The following are the benefits of implementation of health insurance policy for effective palliative care in developing countries.

Parity in service delivery

In contemporary society, a pertinent goal of a health care system is parity or even care opportunities to anticipated patients who have one form of ailment or the other. This is due to the fact that health care services are designed to cater for a proportion of people in a given nation. Thus for palliative care to attain this prior objective, implementing health insurance policy by governments of the developing countries will assist care managers in curtailing the cases of health disparities as often induce in the process of giving care services to the patients. Care managers will be able to plan and strategize for equal health opportunities for individual patients in these developing countries of the world. This will additionally assists them in removing the cases of social status, economics power, political alliance and educational attainment of patients in the processing of receiving palliative care. It is pertinent to note that implementation of health insurance policy will assist care managers in partitioning of health services to varied health needs of the patients in the developing

countries of the world. This is one interest factor characterized a health sector as improved and better due to the fact that it counters for the proportional need of people with different health care needs.

Reduction in financial impediment to care service

In developing countries of the world, patients are often faced with financial constraints or impediment to access palliative care service. Financial constraint or impediment has overtime averted the interest of patients experiencing one form of ailment to resort to self-medication, which often has an adverse effect on their health. With the implementation of health insurance policy in the developing countries of the world, care managers will be able to attend to patients irrespective of the financial requirement in the treatment of a given ailment. With an implementation of a systemic health insurance policy, the problems often induced by financial incapacitations of patients will be removed. In other words, patients will be predisposed to go for palliative care despite their inadequacy to cater for the cost of services render by health care/palliative care practitioners. This is done by patients identifying their self by a valid card to be issued by their government to them to health care managers. In a different perspective, this will help to remove the cases of bad-debt-treatment to emergence patients. The light of the forgoing will assist care mangers in raising finance for other pertinent issues which seems to face the palliative care of these developing countries.

Improved health/medical sector

An improved health/medical sector is one that is not all free from ill patients, but one that the aggregate national (patients/individuals) have access to treatment, reduction in besetting ailments and reduction in death related ailment. The light of the above is due to the fact that, every patients seems to have treatment to his/her health problem as at when need arises. Implementing of health insurance policy will assist care managers in planning, monitoring and making necessary benchmarks for an effective and efficient health sector. This will involves a synergy between care mangers and other practitioners, the larger society in other for them to make positive contribution that will helps to ensure an efficient and effective palliative care service. Additionally, implementing of health insurance policy by government of developing countries will strengthen the palliative care practice through improved service delivery and reduction in adverse health problems often faced in their country. This will assist the government in providing the needed financial, material and human resources as at when needed for an effective palliative care to an anticipated proportion of patients in the society.

Increase health awareness

Health awareness is an avenue for enlightenment of a proportion of people within a particular geographical area. Platform for health awareness may involve the use of radio, television, internet and other information communication technology devices by health care experts, care manger or care practitioners. This can be done at communal level, state level or national level. Health insurance policy will pave way for increase cases of care awareness among patients by care managers. Care managers will be predispose to benchmark for enlightenment

programs for patients in other to reduce cost of some palliative care services. This is often done so as to help make patient's lives a healthy life in other to reduce cases of besetting ailments so as to reduce the burden on health facilities. In same similitude of health awareness, care managers will be able to work with government of developing countries in other to minimize the cost of its health sector through tooling health awareness. The resultant impact of this will lead to a better self-medication system among patients and in the long-run a better health sector. Additionally, implementing health insurance policy will assist care managers in bettering palliative care for every patients/individual within the geographical domain to be enlightened on preventive and simple curative measures to diseases.

Patient health centered palliative care system

Health insurance policy will redirect palliative care to be patient centered, giving the fact that the entirety of care process is expected to focus on improving patient health. Patient health center palliative care is the best care approach for improving care services to patients. When health insurance policies is implemented by the government of developing countries, care managers will be able to prioritize for patient's needs, given the fact that patients interest will be the ultimate reason to care services. In other words, care managers would be able to provide for their patient's needs by matching patient's needs with appropriate service. In light of this, palliative care in these developing countries will be each patient according to needs; hence care service is expected to be appropriately made to the patients. Patient centered palliative care will helps care managers in bridging the gap between them, other care practitioners and patients. This will assist care manager to identify or target high risk patients within the practice that could benefit from care management support. Similarly, this refocus palliative care by care manager been that, patients will be reminded for their importance in the process and prepared for their collaborative role in the decisions needed for self-management.

Conclusion and Recommendation

Despite the elaborated benefits which palliative care tends to contribute in the health sector of developing countries, without a health insurance policy little will be achieve. Thus, implementing health insurance policy will assist in the actualization of enormous benefits as depicted in this study. This will in the long-run assist in raising the health sector of developing countries to a preferable standard. It was recommended that collaboration among stakeholders in the health care sub-sector/health sector will help in the actualization of effective and efficient implementation process.

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