

# The Hospitals and Uninsured Patients

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**Abstract-** The need for medical treatment when health issues happen is important especially in the case of emergency, senior people, and children. However, it is difficult to decide whether hospitals should accept medical cases regardless of their ability to pay is good or bad. This is due to the fact that many hospitals are for profit organizations who seek to satisfy their shareholders' need, which is making more revenues and generate a profit. As a result, the answer is not simply a yes or no response, without taking all the elements into consideration. People should have access to medical care while companies want to guarantee that they sustain their profitability to stay in business. Thus, the government should play a major role to control the situation, and ensure that hospitals and patients get their rights without having to hurt each other.

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## Introduction

When considering the ethical principles in hospitals' strategies, it is important to look at both sides of the issue; hospitals and patients. As you may know, the first question you will be asked at a hospital is: Do you have insurance? And if the answer is no, the question following will be: How will you pay?

Many hospitals look at patients' credit reports to "help them identify which patients to pursue actively for payment because they can afford to pay. They say it also allows them to figure out more quickly which patients are eligible for charity care or assistance programs" (Rubinstein, 2008).

## Hospitals or Patients?

I would partially agree with some behaviors of hospitals who want to ensure they will get paid because hospitals are profit organizations that have various obligations to pay. However, the prices of health care services must be fair and government should play an important role in making sure that prices are affordable for people, especially for those without insurance policies. Moreover, emergency situations should be treated differently. All hospitals should accept patients who have urgent circumstances such as injury in car accidents.

In 2007, the Ministry of Health in Saudi Arabia forced all hospitals, including private hospitals, to accept urgent situations. If any hospital refused to accept patients with such situations, the Ministry will act immediately through punishments and penalties. Also, governmental hospitals are free of charge to all Saudis so all patients will have the proper treatment regardless if they are insured or not.

## The Rights of Patients

According to Lisa Esposito, a patient advice reporter at U.S News, the patients has certain rights and hospitals should make sure that these rights are attainable to them. First, the patient has the right to know everything about his or her care, ask questions and get satisfactory answers, and give

informed consent or permission before receiving any treatments. Second, the patient has the right to be respected and be treated with courtesy. This goes deeper to include respecting their cultural sensitivities, religious beliefs, and confidentiality concerns. Third, the patient has the right to choose advocates and visitors. Similarly, he could select a person from his relatives or friends to make medical decisions on his behalf. Forth, the right to high-quality care means the patient has the right to receive a treatment with high quality and safety standards.

Also, one has the right to know who will do the surgery for him or her and will be able to get in touch with the surgeon and assistants to clarify anything about his or her health status. Fifth, the right to emergency care means patients have access to all emergency services even if they cannot pay for treatment, as per the Emergence Medical Treatment & Labor Act. If a hospital cannot treat a person's emergency case or stabilize it, then it is their responsibility to transfer him or her to another hospital that can. Sixth, the patients have the right to complain if they believe they did not get good treatment or any of their rights are being violated. This could put hospitals, doctors and other staff involved in bad situations and be penalized for their wrong behaviors (Esposito, 2014).

## The Role of Government

The government should take an appropriate action so the fairness principle will not be violated because it is unfair to leave some people without treatment just because they are uninsured. Furthermore, the government must act in a good manner to save human dignity and find a good solution for this concern such as offering insurance to all citizens. Additionally, it is crucial to ensure that the patients can exercise their rights, and penalize those who violate these rules and regulations.

## Conclusion

At last, asking patients to pay upfront can be considered as unethical. However, hospitals want to guarantee that they receive payment for the services they provide. This is because many of these hospitals are seeking profit and they have to pay for salary and other expenses to survive. Accordingly, the cooperation between the government and hospitals could solve this issue through policies that consider both the benefits of hospitals and patients.

## References

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