Discussion Board

[Name of the Writer]

[Name of the Institution]

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**Response1:**

I agreed to the point that the high cost of healthcare is a problem for the citizens of America but I do not believe that it makes them criminal (Foutz, Artiga, & Garfield, 2017). It is true that even after the financing in Healthcare by the government, many people are unable to get the healthcare opportunities. Similarly, it is increasing the risks in healthcare because people who cannot pay the bills avoid visiting their physicians. They simply ignore their changes in health rather than going for bankrupt as you said. I also have an issue with the point where you said that insurance should not be free. Insurance is not free, everyone pays a specific amount to avail the opportunity in the form of cash or services they provide to the companies. The free insurance is only for those who cannot work like pregnant women, children, disabled and older adults. I do not think that there should be any issue to share wealth for such people in the form of healthcare cost (Pacheco & Maltby, 2017).

**Response 2:**

You have shared some critical facts regarding financing in health, insurance and ACA. Healthcare cost is a crucial issue for the American administration. They trying to provide best healthcare facilities by increasing investment (Blumberg, Holahan, & Zuckerman, n.d.). Equal distribution of wealth and resources is the main purpose of the increase in tax. Therefore, I believe that if the lower class is getting benefits from an increase in taxes, then there should be no objection to the government policy. You have raised the issue regarding ACA that residents have to pay a penalty tax, which is correct. I want to highlight some more points regarding ACA like, various private companies give health insurance facilities to specific designation employees while the majority of low post employees cannot avail the opportunity which should be avoided and every employee should be treated equally (Gabel, DiCarlo, Fink, & Lissovoy, 1989). Same goes with self-paying residents who cannot avail insurance program and have to face high cost of healthcare.

**References**

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