Capstone Project

[Name of the Writer]

[Name of the Institution]

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**Background/Rationale**

South Florida is a geographic area that is located in the US. It is an urban city that is extremely populous. It is one of Florida’s three most common regions. The population of south Florida is diverse as there are many people who have a different ethnicity, cultural backgrounds and even some are immigrants. Due to the increasing developments, it is tuff for people to cope with the economy that is changing so fast. Especially, for minorities, it is harder to access basic necessities and they often face financial crisis.

Financial strain is one of the major concerns while talking about healthcare. There are many people who are not able to achieve basic health care and when they have an illness that requires more money they often end up losing their lives as they cannot afford the medicines, etc.

**Problem Statement**

More than the economy, gun reforms and prison reforms the health care is one of the most leading issues in the US. While talking about South Florida the expenses on health care are too much that a normal working-class person and minorities cannot afford. Whenever a person gets sick a family has to worry about the expenses rather than focusing on the health of the person (Bodenheimer & Grumbach, 2002). In this paper, certain methods and ways are discussed on how to make health care more accessible for the minorities along with some recommendations that may help every person to at least access basic health care.

**Method(s)**

Financial strain is the main reason in the health decision- making process. The prices of medicines and even the doctors’ consultation fee is too high that people often ignore the disease they have which is the reason for increased death rate. However, it is noticeable that the deviation from physician prescription is due to an increase in the prices of medicines and therapy sessions (Hageman & Cagle, 2018). There are some methods that may help the people so that they can access the basic care facility. Some of them are discussed below.

Community linkage as it is one of the great ways to highlight and address social needs. A routinely screening for financial strain should be done in all the clinical settings so the people can freely discuss their financial issues. These screenings should be communicated with the doctors as well so that they can recommend the treatments that are a bit affordable (Strickland & Rush, 2019). They should also counsel the patients and educate them about the medicines that is which medicine should be given priority and which can be ignored if necessary. The doctors should also discuss the alternates to the treatments that are bit lower value care until they are able to afford them (Wiltshire & Allison, 2016). These are some of the strategies that may help the people to afford the treatments that are required so that they can treat their sickness and can actively take part in a country’s success.

**Recommendations**

According to the statistics there are 56% people in the US that faces the financial strain once in their life. There are about 54% people who are uninsured and the other who are even insured also suffer from financial strains as the insurance does not covers all the expenses (Turner, 2019). Additionally, people who are less educated with that of poor healthcare more likely to face financial struggle. It is, therefore, recommended that government should put a cap on the prices of medicines so that more people can afford them.

**Conclusions**

In South Florida, there is a diverse population that includes black people, white people and, Hispanics. Mostly the minorities are the ones that faces health care issues. The increased costs of medicine and treatments is making it difficult for minorities to achieve health care facilities (Florida Health, 2019). It is, therefore, recommended that the government should take necessary steps to help the minorities. Also, physicians should provide the patients with the alternate threat that is less costly so that they can afford the expenses.

**3 Questions about the topic**

Q1: How does financial strain in health care decision making affecting people mental health?

Q2: Are health insurance policies easily available for minorities?

Q3: How community linkage is helpful for the people who cannot afford health care?

**References**

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