Assignment 1

Name

[Institutional Affiliation(s)]

Author Note

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Medical insurance companies have to observe policies for their services to be available to their clients. Ethically, a doctor has to report to the insurance company after a complete examination of the person regarding their condition. It is also essential for them to report whether the person meets the qualification criteria to avail of the health insurance plan or not. Dr. M. has to report to the health insurance company regarding the health status of Dr. J. After a complete examination, he came to know that his friend, Dr. J. does not meet the qualification criteria to avail of the health insurance plans.

There are two options for Dr. M. first, in fulfillment of his duties, he has to report to the health insurance company regarding the actual status of the client. In such circumstances, his friend's family would have to go through a financial crisis and the care plans and treatment would be very expensive for him to manage. Second, he has to help his friend, in this regard, he has to keep this a secret between them and has to violate the duties assigned to him. Preferably, he would have to report the actual status of the client to the health insurance company. In this way, he would follow the ethics, values, and rules of the insurance company and his duty obediently.

In a given scenario, if it would be a situation for me, then I would prefer the needs of my friend. Ethically, providing an opportunity for someone to take the facilities of healthcare is a good deed. Therefore, helping my friend in his financial crisis situation would be my preference in this given scenario. I have not experienced such a situation before, however, I would suggest that ethics and values are equally important but to take care of your friends, particularly their health, is also important. Health is the basic human right therefore, helping Dr. J. would give me an inner satisfaction.

Ethical standards are designed in the healthcare profession to implement safe and secure policies for clients and healthcare providers. Health insurance companies offer certain plans and packages for their clients and they usually charge high prices to their non-registered organizations and individuals. Respecting patient's autonomy is an essential principle of healthcare services; therefore, the client is important rather than a company or organization (Santoro, 2019). Following the rule of justice, I would have to prefer my job and assigned duty and have to accurately report to the company, regarding the condition of my client. Whereas healthcare providers follow the principles of delivery of healthcare services irrespective of their financial conditions. Therefore, being a doctor, the health of my client is important when compared to the rules of the health insurance company.

I would have another option which is, to provide a certificate to the company with the accurate condition of my client, and request them to offer healthcare services. In this case, obligations of the duty would be fulfilled however, if the company would reject the insurance plan, then it would be difficult for the client to manage his health in financial crises. Since the first decision is more appropriate and morally good, so, I would offer a helping hand to my friend in a sense by hiding his actual reports. In this way, he would be able to take the opportunities and plans of the Health Insurance Company to avail of their healthcare services. I have learned that ethics and values are important in the delivery of healthcare services (Bourdette et al., 2016). Morally, obligations of the duty come first but it is equally important to take care of the patient's needs.

# References

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