Discussion

Employer-sponsored insurance (ESI) is the most popular way for people of working age and their families to get medical coverage. It's also what the US health care system is based on. This method makes it possible for millions of people to get insurance, but it also brings up moral questions about fairness, equality, and medical care. In the US, poor people who are underpaid or don't have insurance cause moral and policy issues (Chernew & Mintz, 2021, p.1679). Other countries, on the other hand, want the government to pay everyone.

Unequal medical care is one of the main moral problems with health insurance that is paid for by a company. People who are self-employed, work part-time, are jobless, or work part-time but don't have affordable insurance are at a huge disadvantage. People who are already struggling and people who don't have many benefits are hit the hardest by this system (Dillon *et al.,* 2022, p.1). A person who works in retail might not have as good health benefits as someone who works for a business in the same place. This difference makes people wonder about fairness and access to health care for everyone.

Another ethical issue is the inability to move around and get consistent service. Since e-learning rests on having a job, people who move jobs or quit their jobs may lose their insurance, which can cause coverage gaps and medical treatment delays. This makes things very hard for people who are permanently sick and need constant medical care (Shah *et al.,* 2024, p.42). When job standing determines coverage, the system doesn't respect health as a human right, which is unfair.

The US government has dealt with moral issues more than once through health care reform. The Affordable Care Act (ACA), which was passed in 2010, is one of the most important projects. The Affordable Care Act (ACA) made big changes to health care systems that make them more

fair and easier to get. The Affordable Care Act (ACA) set up health insurance markets where people who don't have coverage through their jobs can buy insurance with help from their income (Yatham, Chintamaneni & Stumbar, 2023, p.1). The act also made sure that vulnerable groups had coverage gaps were filled by letting teens stay on their parents' insurance until they turned 26.

Insurance companies can't refuse to cover people with pre-existing illnesses because of the ACA. This reduces bias and moves equality forward. The Affordable Care Act did not get rid of employer-sponsored insurance, but it did give people who don't have insurance more choices and safety nets (Chernew & Mintz, 2021, p.1679). As a result of the Affordable Care Act (ACA), many states expanded Medicaid. This helped low-income people who had been turned away from medical care and fixed unfair situations.

The US healthcare system shows how important impartiality is. In health care, justice means following the law and sharing resources fairly. A fair health system would treat people based on their needs, not where they live, how much money they make, what job they have, or their social standing. The way things are done in the US doesn't fully follow this idea because quality and access change based on financial status. Changes made by the government, like the Affordable Care Act (ACA), are steps toward a more fair system. They show that we need health care policies that put justice and human rights first.

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