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Submission date: 30-Mar-2024 02:26AM (UTC-0500)

Submission ID: 2332456645

File name: AgADdRUAakVWQFA (338.83K)

Word count: 638

Character count: 4204



Policy Selection: Advocating for Better Insurance Coverage for Dermatology Check-ups and Treatments

Authors

Affiliations

Brief Explanation

This policy aims to improve access to dermatological care by advocating for better insurance coverage for check-ups and treatments related to skin cancer. It addresses the financial barriers that prevent individuals from seeking timely care and aims to increase early detection and treatment rates (Katta et al., 2023).

Future Role Implications

As a healthcare professional, this policy directly impacts my future role by influencing the accessibility of care for patients with skin cancer. By advocating for better insurance coverage, I can ensure that my patients have the financial means to receive timely screenings, diagnoses, and treatments, ultimately improving their health outcomes.

Financial Implications:

Implementing this policy may initially incur costs for insurance providers due to increased coverage for dermatological services. However, in the long run, early detection and treatment of skin cancer can lead to significant cost savings by reducing the need for expensive treatments for advanced-stage cancers (Persaud et al., 2023).



PROS



- Improved access to dermatological care.
- Increased rates of early detection and treatment.
- Potential cost savings from reduced healthcare utilization for advanced-stage cancers (Smith et al., 2023).



CONS



- Increased financial burden on insurance providers.
- Possibility of increased premiums for policyholders.
- Potential resistance from insurance companies and policymakers.

Options/Alternatives

- **Community-wide Screening:** While important, this option may not address the underlying financial barriers preventing individuals from seeking care (Whiteman et al., 2022).
- **Public Awareness and Education:** Effective in increasing early detection rates, but without improved access to care, awareness campaigns alone may not lead to significant improvements in outcomes (Fortunato et al., 2022).
- **Insurance Policy Advocacy (Selected):** Addresses financial barriers directly and ensures that individuals have the means to access necessary dermatological care (Forsea, 2020).

Social Determinants of Health (SDOH) Influence

This policy directly influences the quality of care by addressing the social determinant of access to healthcare. By improving insurance coverage for dermatological services, individuals from marginalized communities who may face financial barriers are more likely to receive timely care, ultimately improving health outcomes and reducing health disparities.



Stakeholders



Primary Stakeholder: Patients with skin cancer and those at risk.

Why: They are directly affected by the accessibility and affordability of dermatological care.

Influence: Their experiences and advocacy efforts can drive policy changes and influence healthcare decision-makers.

Coalitions Involved

- Healthcare providers and professional organizations.
- Patient advocacy groups.
- Health policy researchers and advocates.
- Insurance companies and policymakers.

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