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Title: T2DQ2

Instructions: uninsured patients can impact the financial status of a health care organization. what are the ethical implications of distributing scarce resources? how do you balance the cost of business versus the quality of care in order to ensure all patients are treated fairly and receive the care that they need? i live in el paso, texas i work in a managed care organization. i look at hierarchical condition category coding (hcc codes) and proper documentation for accurately diagnosing and reimbursement. more specifically, i work for wellmed medical management. i am a clinical nurse coding consultant.

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Student's Name

Institutional Affiliation

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Despite increasing costs of health care, third parties are increasingly becoming more reluctant to underwrite the cost of different treatment procedures. Business owners, managers, and physicians are faced with ethical dilemmas regarding the coverage of uninsured patients in a business due to limited resources. Nevertheless, ethics offers a tool that is used by organizations to determine and justify the norms and structures under which decisions regarding the allocation of scarce resources are made.

Beneficence has a major context of medical ethics that could be applied in the allocation of scarce resources. Beneficence refers to the act of promoting the well-being of others by harm avoidance (Manda-Taylor, Mndolo, & Baker, 2017). It implies that scarce resources should be allocated in the most appropriate manner that does not cause harm to anyone. For example, beneficence implies that business resources should not be constrained by ensuring that only the deserving patients benefit. As such, the needy individuals will have benefited and business will not have been financially harmed.

Besides, ethics implies that justice should be upheld when distributing scarce resources. Health care spending is among the highest government expenditure in the U.S (Penner, 2017).

Nonetheless, patients should be given equal opportunities in accessing limited resources for quality care. Therefore, managers are supposed to use justice to protect the vulnerable and disadvantaged individuals in accessing quality care.

I balance the access to quality care and business costs using distributive justice. Distributive justice uses the criteria of need, equity, contribution, ability to foot medical bills, patient effort, and merit. In my case, I use the criteria of merit and patient effort in allocating the limited resources for fair treatment of all patients.

I first consider the patient effort in allocating scarce resources. That is, only patients who compile with physician's medical advice receive medical funding. On the contrary, patients who go against the doctor's advice are considered last.

I also use merit in allocating scarce resources among patients. That is, only the most deserving individuals benefit. To do so, I request data or evidence to prove every situation before funding the treatment procedures.

To sum up, ethics serves as an important tool in the allocation of scarce resources. Beneficence and justice help in the distribution of limited resources. Besides, scarce resources could be shared according to the patient's efforts and merits.

### References

- Manda-Taylor, L., Mndolo, S., & Baker, T. (2017). Critical care in Malawi: The ethics of beneficence and justice. *Malawi Medical Journal*, 29(3), 268-271.
- Penner, S. (2017). *Economics and Financial Management for Nurses and Nurse Leaders* (3rd ed., p. 125). New York: NY Springer Publishing Company, LLC.