**Private Health Insurance Market**

**Features all health plans should offer by January 2017**

Health care systems have dominantly become a talk of everyday in the United States. The aim for this is to reduce poor care services that have been witnessed in the U.S cities. It has been discovered that despite a variety of new programs in the healthcare systems in NYS thousands of Americans do not receive quality healthcare and are injured or die in the course of treatment.

Against this backdrop, there is need for healthcare plans that can restore agility and vibrancy in health care systems. The following characteristics are important in realization of high quality performance. Firstly, the maintenance of the capacity to meet periods of peak demands. This is important in ensuring that during outbreaks patients are attended to without delays. Secondly is being internally dynamic, complex, and interactive. This ensures that sophisticated and conventional procedures are in place to counter any emergencies and anomalies among the patients. Lastly is performing exacting tasks under time pressure, managing complex and demanding technologies so as to avoid major failures during treatment. The existing plans were captured under the Obama care services and most of the United States residents seem to be advocating for the House Gop Bill. The Medicaid and Medicare expansions summarize the new healthcare plans (Nickitas, Middaugh & Aries, 2016).

**Benefits and features of healthcare insurance**

Due to the increasing need for insurance contracts coupled with increased rates of insurable risks, it is therefore paramount to have an insurance market place for New York States (NYS). The insurance agents to be identified should be fully licensed and reliable to ensure privacy and protection of personal information and health details. Of importance to note is that, the insurance agents should offer affordable services to the people of the state and be in line with rules and regulations of the healthcare sector (Damianov & Pagán, 2012).

 Health insurance market place should be readily accessible to all patients. Some of the features that I and my family would benefit from include the protection of finances from fraud, waste, and abuse by verifying eligibility of insurance agents before signing contracts. In addition, my family would benefit from relevant healthcare acts in America and the New York State in particular. Easy access to purchase health or medical insurance is also likely to be of advantage to most families and consumers. This will be facilitated by cheap prices for monthly insurance premiums and expansion of healthcare services. It is also fundamental to note that, insurance plans and services that offer subsidies to patience will be highly recommended to most residents, patients, and healthcare seekers. The family is subject to ensure that the doctor needed is included in the plan considered, payments are pocket friendly for doctor’s visits and no likelihood of changes in the plan (Hong, Holcomb, Bhandari & Larkin, 2016).

**New nursing opportunities and roles**

The use of nurse-led innovations is an important route that enables nurses to develop innovative care models to improve quality healthcare. The transitional care models, home visiting programs and nurse-managed health are some of the opportunities that need implementations and execution. Generation of evidence based research among nurses will help shape quality and safety. Lastly, the expansion of the scope of practice (APNs) must be allowed to execute to full extent of their education and licensure.

**Negative impacts of implementing ACAs**

Though the implementation of the Affordable Care Acts was highly appreciated by the citizen, there are negative impacts associated with legislation. Firstly there is a sharp increase in premiums from most of the insurance companies as a result of unnecessary competition. According to the data realized by the government, most of the popular care plans have registered a 25% increase making it difficult for consumers who do not receive subsidies. Further, it has been noted that, some acts cover limited percentage of all health costs. This has resulted to a lot of suffering for citizens who seek healthcare from most families within the U.S due to high medical bills and changes in subsidies given (Guo & Tao, 2015).

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