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DataC104
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Vignette Topic

My Vignette topic is specifically about health insurance where the data is used wrongly and discriminates against people and prevents people from having it. The U.S is the only country that has high GDP while having one of the worst health care systems that is justified through the datafied world. Even though I want to tackle or find solutions for health insurance, I want to look at other types of health insurance to set an example for an ideal health insurance. For example the fire house insurance, or car insurance which don't discriminate and actually help the people through the concept of "invisible hand". Fire insurance lobby for their customers to have smoke detectors to lower their insurance rate which reduces the fire damage by a lot. The car insurance is the reason why seatbelts are mandatory by law because they lobbied for people to wear them, so that they can keep people safe and reduce cost. Health insurance and health related companies in the U.S have the most atrocious terms of services that are put out to exploit the customers and people through loopholes. One example I have is that there are different health care rates for minorities, because data points out that minorities tend to get more sick causing more cost for the insurance company so they make their health insurance high. The reason I know about this is because of my mom, her insurance was canceled once she was diagnosed with cardiovascular disease, and because we are a minority her health insurance had increased a lot. To sum up my proposal, I would like to look into how healthcare institutions create their insurances, and what type of

classification they use to create their rates and policies for the people. In the proposal I left out the Economics and Math which are used to make up the rates and the policies, as I need to research them in more detail to understand how they are justified through the system (the state of department of the insurance, branch of the government).

Outline:

Intro:

- Discuss how insurance companies work. Address the issue.

  - The classification on which people to give insurance to. What rate they give insurance at. And other stuff.

  - Thesis:

  - Seat belts → people die , people get sick → people die.

Paragraph: → this should have few follow up paragraphs.

- Connecting back to the class. Classification of people.

  - Exactly how they classify someone. How do they determine what rate they want to give that person? Need to do research on this part. Is there discrimination that exists? Are there any other ethical issues that come from the people that receive insurance? Think with the term ultritaism.

- Transitions into examples. Car companies. Fire Insurance Companies. I can discuss one but they two are different, I want to make different points with them both.

Paragraph 1:

- Car Insurance. They lobbied for seatbelts. Similarly health insurance companies can lobby for causation, whether it's to go fix lead pipes to prevent lead poisoning. Stop giving out canned food to people that cause diabetes.

Paragraph 2:

- Fire Insurance. They give lower insurance rates to those customers that comply with their policies and rules and regulations. Similarly health companies can have mandatory policies to prevent people from getting sick in the first place. Education, exercise, etc.

Conclusion:

- Sum everything up

Resources:

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- Court cases of health care discrimination