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December 4<sup>th</sup>, 2024, is a day that will be remembered by Americans for decades. This was the day United Healthcare CEO Brian Thompson, was allegedly shot and killed by Luigi Mangione, a 26-year-old data engineer. While the act itself is horrific, the reaction of the public revealed something very unsettling about the frustration Americans were feeling towards the United States health insurance. For so many families, health insurance now signifies rising healthcare costs, less financial aid, and more debt. While violence is never justified, it is crucial to put an end to the conditions that have led to the rise of this pain and suffering. The monopoly of United States health insurance must be stopped.

Insurance has always been a sensitive subject for many families, especially those who are underserved. While it can be very beneficial to many families, insurance costs have recently begun to rise in amounts that are difficult for families to afford and under Trump's presidency, it's only continuing to grow. One example is the One Big Beautiful Act that was signed by Trump in 2025. According to the American Psychology Association, this resulted in the loss of 900 billion dollars for Medicaid. The outcome? 11.8 million Americans will lose their health insurance coverage under Medicaid according to the Kaiser Family Foundation, and another 3 in 10 young adults will have limited access to health care in general. For other families, these cuts have come in the form of food as well. According to the US Department of Agriculture, over 7 million families are projected to lose SNAP benefits, and some, like my family, have already seen a steep decline in the SNAP benefits received each month. Many families rely on SNAP benefits for their monthly food intake, so the impact that cuts to SNAP benefits can have is unimaginable. These outrageous costs for healthcare must be dropped for the wellbeing of the citizens of the United States, and we must take action to prevent this issue from getting worse before it's too late.

To take action, it's important to understand how health insurance has been used detrimentally towards families. In an ideal world, health insurance is very helpful in the case of an accident that costs a lot of money. Having insurance prevents you from financial debt and ideally protects you from high medical costs. Recently, the amount of health insurance companies has decreased, with only a few of these companies dominating the market, as explained in the American Medical Association. These few companies have harmed patients by delaying and even denying insurance claims and offering debt-trapping services that have had destructive impacts on families. It has also become increasingly difficult to enter the health insurance market because of vertical integration. In this context, vertical integration is when insurance companies buy physician clinics and insurers so that they have full control over the delivery of care by physicians and the payment through the insurers.

So, what can we, as American citizens do? The most important step is research. American citizens should be aware of this issue and how extensive it truly is. It's difficult to see beyond what's in mainstream media, especially with the many different health insurance companies in your YouTube ads. It's vital to your physical and mental health though, that you do the research to learn about your health insurance company. Having that education will help you be more knowledgeable against any sort of scam. Additionally, educate yourself about different legislation related to health insurance. Currently, there are two main laws that have been proposed to fight against the high expenses of health insurance. First, is the Patients over Profits Act. The main goal of this act, as explained in the Health Law Policy Subject, is to lower healthcare insurance costs and prevent large insurers from owning physician practices and clinics, which helps tackle vertical integration. The other proposed law is the Breakup Big Medicine Act, and

according to senators Elizabeth Warren and Josh Hawley. This would be specifically for companies that own both medical providers and insurance companies, forcing them to choose one, effectively tackling vertical integration. With so many proposed laws, it's vital that we stay educated about the issues each proposed law addresses.

As the future generation of providers and insured people, it's important that we do everything in our power to fight for these proposed acts. Call your senators and house representatives, share this knowledge within your different communities, and find community organizations to join. The only way there can be a change is if we step up, and by working together, we can build a system that truly cares about the patients over the profit.

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