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https://www.100test.com/kao_ti2020/127/2021_2022_GMAT_E8_80_83_E8_AF_95_c89_127353.htm 53. If one focuses on systems

such as financial services and telecommunications, where emerging technologies have the greatest impact, one sees increasing

user-friendliness. However, in other systems public and private alike inefficiencies, roadblocks, and other "unfriendly" features still

abound. One such example is the U.S. health-care delivery system.

To a large extent, the user-unfriendly nature of health-care delivery

stems from its close tie to the insurance industry. Service providers

and suppliers inflate prices, knowing that insurance companies can well afford to pay by passing on inflated costs to the insured.

Hospital patients are often discharged prematurely merely because insurance fails to cover in-patient care beyond a certain amount or

duration. In the extreme, patients are sometimes falsely informed that they are well or cured, just so that the facility can make room for

insured patients. Insurance providers reject claims and coverage

intentionally and in bad faith when the insured has suffered or is

statistically likely to suffer from a terminal or other long-term and

costly illness. Insurance companies also impose extreme coverage

exceptions for pre-existing conditions. Both tactics are designed, of

course, to maximize insurance company profits at the expense of the

systems user. Finally, new medical technologies that provide more

effective diagnosis and treatment are often accessible only to the

select few who can afford the most comprehensive insurance

coverage. The consequences of these user-unfriendly features can be grave indeed for the individual, since this system relates directly to a persons physical well-being and very life. For example, when a claim or coverage is wrongfully denied, lacking financial resources to enforce their rights, an individual customer has little practical recourse. The end result is to render health care inaccessible to the very individuals who need it most. These user-unfriendly features can be deleterious on a societal scale as well. An unhealthy populace is an unproductive one. Also, increased health-care costs place an undue burden on bread-winning adults who feel the squeeze of caring for aging parents and for children. Finally, these features foster a pervasive distrust of government, big business, and bureaucracy. In sum, today's "point-and-click" paradigm inaccurately portrays the actual functionality of many systems, including our health-care delivery system, which is well-entrenched in self-interest and insensitivity to the needs of its users. 100Test 下载频道开通，各类考试题目直接下载。详细请访问 www.100test.com