

Generation X faces many challenges, but chief among them is dealing with ongoing healthcare concerns. From a decline in doctors due to Baby Boomers retiring, to changes in healthcare legislation and healthcare reforms, members of Generation X should pay close attention to healthcare plans and the state of the healthcare industry.

Less doctors, more demand

As Baby Boomers retire, the number of physicians in the country is declining. This is partially due to the population in general; there are 77 million Baby Boomers, compared with 46 million Generation X-ers; and partially due to the fact that many Generation X physicians are choosing to specialize instead of working in a general practice. As a result, many states face a shortage of primary care physicians and general practitioners, which causes delays in treatment while new patients wait for primary care physicians.

Because of this challenge in finding a primary care physician, Generation X members need to plan ahead. Generation X and healthcare challenges require that Gen X members choose a primary care physician immediately upon relocating or switching healthcare plans, or run the risk of being without a physician when illness strikes.

Rising costs

Generation X members need to be very discerning with healthcare plans, due to rising healthcare costs and the potential challenge of finding a healthcare plan to pay for certain services. As more and more services become available, healthcare plans decline to pay for everything from Lasik eye surgery to elective mental health services.

Because of this disparity between services available and services covered, Generation X members need to shop carefully for health care plans. Challenges faced in Generation X and healthcare include finding a plan that covers the services that the Generation X member needs, and deciding when to compromise and when to keep shopping for a healthcare plan that covers specific services.

Legislature affecting Generation X and healthcare

Healthcare reform is a watchword for every political party in every election, and Gen X members need to be especially mindful of healthcare reform as it relates to Generation X and healthcare concerns. Universal healthcare is one possibility that Generation X members face, and whether that would be an asset or a tragedy depends on who you ask.

Members concerned about Generation X and healthcare should write local and state officials to discuss legislature around improving access, decreasing cost, and expanding the array of health care professionals available for services. Without feedback and input from people active with Generation X and healthcare, officials won't push for better coverage and expanded health networks. If Generation X members don't advocate for themselves, they could face a shortage of providers and an array of healthcare plans that don't cover services the Generation X-ers need.

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[Written by Dachary Carey](#)

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