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### Universal Healthcare: A Moral Imperative or an Economic Risk for Americans

A common problem that the United States is currently facing is the high cost of healthcare. Making a simple visit to the emergency room financially crippling. As a result, most people have health insurance to avoid owing hospitals tens of thousands of dollars. Even with insurance, people can still end up in debt because they are unable to afford the cost of their deductible or out-of-pocket expenses. As inflation and interest rates continue to stay high, it leaves the everyday American with less money for everyday necessities and savings. A recent survey by Bankrate showed that about 43% of respondents would need to borrow money to cover an unexpected expense of \$1,000. A growing trend among the younger generation, as they have less savings when compared to the older generation (Gillespie). This creates the problem of many people being unable to afford the cost of healthcare. Leaving many to decide if it's worth it or can afford to receive medical treatment. Sparking the question of whether healthcare should be universal. Around the world, many countries have some type of universal healthcare. This raises the question of whether or not the United States should adopt universal healthcare.

Right now, the current healthcare system in the United States can be considered a mixed model. In the private sector of healthcare, 70% of the people insured are through private insurance companies, and 70% of nursing homes are organized on a for-profit basis. In the public sector, government health insurance is provided by Medicare or Medicaid to certain groups of people based on age, disability, or income. Additionally, 70% of hospital beds are not-for-profit

(Ridic G, Gleason S, & Ridic O). While being classified as a mixed model, the argument could be made that it is a private healthcare system. To have healthcare insurance, you would need to purchase it through a private marketplace. It is impossible to apply for public insurance since they are heavily restricted and was created for people who would not be able to afford it. Creating a unique problem where citizens have to pay taxes to cover government insurance they can never use, and their own insurance.

Universal healthcare, on the other hand, is the opposite, with the World Health Organization defining it as “All individuals and communities receive the health services they need without financial hardship.” Highlighting many of the ambiguities used to describe universal healthcare (Bloom, David E., et al.). Even with a broad definition, universal healthcare can be seen as a system that provides a basic human right. It allows all individuals to have access to healthcare by providing equal access to it. Promoting people to receive proper treatments without needing to delay because of income. Removing the disproportionate treatment divide that can be created by a mixed or private model.

The split of whether the United States should change and adopt universal healthcare is whether or not it can be implemented successfully. Many factors in the United States can determine whether the change can be successful. Factors that play into the consideration of universal healthcare being successful are the cost. When changing the way things are currently done, it can be costly for the planning and implementation. Another factor is the economics of having universal healthcare. If a law were to be passed to implement universal healthcare, there would be ripple effects. People working for healthcare insurance companies would lose their jobs would harm the economy.

If the United States Congress were able to pass a bill that created a universal healthcare system. Zieff et al. state that implementing universal healthcare helps address the growing chronic disease crisis, reduce health disparities between populations, and increase opportunities for preventive health initiatives. Helping address the growing health problem that many Americans face by allowing them to see a doctor before a health problem gets worse. A perfect example is a car; a broke person with a car problem will continue to drive it until the problem worsens and the car is no longer drivable. When people no longer worry if they can afford it, they will attend when a problem develops instead of waiting.

To achieve a perfect universal healthcare system, everything has to go perfectly. The reality is that it is costly to implement. It would require an estimated spending of \$32-44 trillion over 10 years, and funding will come with an estimated tax increase of 7.5% payroll tax and 4% income tax (Zieff et al.). A cost that many people would not approve of. Even if the bill were proposed, it would be difficult to tell if Congress would approve it. The current political climate provides an uncertain path for the bill.

That's why most people would prefer having private insurance over public insurance. The private health insurance goal is to keep the customer's needs to be a successful company. Giving it a sense of personalization that would no longer exist with universal health care (Austin 3). When the needs of citizens are not met, they have the chance to change insurance companies. Creating the competition that is needed to attract customers with lower prices and better service. Another benefit is that it avoids hospitals from being overcrowded. When people can receive health services without cost, people can overwhelm the healthcare system. An example is Canada, where the wait times for surgeries can be up to a year (Austin 3). Private insurance, in a way, limits the number of patients that can be served in a hospital. Keeping customer needs

would promote an increase of more healthcare workers to avoid providing inattentive service that people would expect for their insurance.

Providing services that meet people's expected quality and efficiency comes at a cost. As most private insurance companies are for-profit businesses, they have a minimum price that people need to pay to stay profitable and in business. For instance, Paul's wife, Jennette, died from being unable to obtain chemotherapy pills. Even with insurance, they needed to battle to get the pills approved. Denying payment for them five times, and arriving after she died (qtd. in Austin 2). This is a common problem that people face when they only have private insurance. Creating disproportionate care between the poor and the wealthy, as wealthy people could afford to pay it out of pocket. Making a system that was created to protect can fail and result in delay of care or even death for the less fortunate who have to fight for service or cannot afford out-of-pocket costs.

Both healthcare models provide services that the other model lacks to provide. In the United States healthcare model, its problem is not the lack of care but the cost to provide services. Fixing the problem would allow more people to be able to receive affordable care. A perfect example of this could be the German healthcare model. Citizens have universal health care no matter their income. Regulating the cost of medical equipment and services limits the cost that the government pays. People making over a certain amount of money can apply for private insurance for faster service (Wahner-Roedler, Dietlind L., et al.). This model is great as everyone has coverage and does not have to worry about having medical debt. Creating the baseline of minimal coverage for citizens.

The healthcare system in the United States leaves many people questioning whether it is truly working for them. High costs, limited access, and the constant worry about bills force

Americans to decide between necessary medical care and financial survival. Universal healthcare could provide a solution by ensuring everyone receives the treatment they need without fear of financial hardship. Private insurance offers choice and competition, but you can still end up paying high prices for services. While both models have strengths and weaknesses, the goal of healthcare is that it should be provided to people without the need to worry. A combination of both can help fix current problems by having public healthcare at least provide healthcare at a cost that would not negatively affect them. Private healthcare would still provide the benefits that it currently does, and would allow people to have a choice to pay for it, rather than need it. Until changes are made to help Americans, they will struggle to afford healthcare and make decisions that could change their lives in the future.

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