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The Case for Universal Healthcare

In today's society, health insurance is a necessity to receive any sort of medical care. Many doctors will refuse to see a patient without any medical insurance or other method of payment, and even when patients do have health insurance, they are often underinsured meaning that they will face massive out-of-pocket costs for their medical care regardless of their insurance situation. According to the American Medical Student Association, more than 45 million people are without health insurance at all, with many more lacking adequate coverage (Chua). Because of this lack of insurance, Americans have increasingly larger amounts of medical debt. Thirty eight percent of all debt collected in 2013 was healthcare related, the largest subsection of American personal debt, and American citizens are more likely to go into debt or avoid medical care due to cost than citizens of other highly developed countries (Khazan). In addition to causing significant financial issues for individual patients, the current healthcare system also places significant strain on the American economy by decreasing overall worker productivity. The current healthcare system in the United States is costly, in terms of both dollars and lives. If America is to continue to be a player on the world stage, it must transition from the current, fragmented, and privatized system to a universal, single-payer, government funded healthcare system.

The World Health Organization defines universal healthcare as a situation where

“all people and communities can use the promotive, preventive, curative, rehabilitative and palliative health services they need, of sufficient quality to be effective, while also ensuring that the use of these services does not expose the user to financial hardship.”

In essence, everyone who needs medical treatment should have access to it, and it shouldn't cost an excessive amount to receive said treatment. A single-payer healthcare system means that one entity or organization would provide health care coverage for every individual in the United States – in this case, this organization would be the United States government (or an agency setup by the government specifically for this purpose). Instead of having multiple health insurance companies (the so-called “payers” because these companies are who actually pays money to doctors and hospitals for services received by their customers) compete for business among American citizens, under a single-payer system the United States government would collect premiums from citizens (in the form of taxes) and provide health insurance coverage instead of private companies.

The United States is one of the few developed, first-world countries that does not have a universal healthcare system and it is by far the largest, wealthiest, and the most powerful (Fisher). America also spends far more than almost any other developed nation on healthcare (both per-capita and in gross dollar amount), despite providing far less coverage. Singapore spends about one-fourth what the US does per capita to achieve a higher level of coverage, and both Switzerland and Spain spend about half as much (Roy). Though the argument can be made that these countries are vastly different and much smaller than the US and therefore not good examples, there are countries that share many similarities with the US and still manage to provide universal healthcare for their citizens. Canada, for instance, shares more similarities with the US than most other developed nations including having comparable economic activity,

land area, and location. At the same time, Canada has managed to provide health insurance for every single one of its citizens, proving that it is in fact possible for large countries to have universal healthcare. Even China, the most populous country in the world, has a comprehensive healthcare system where the majority of the cost of care is subsidized by the government (Carrin). Given the state of healthcare in the rest of the developed world, it is clear that a universal healthcare solution is possible (and necessary) in the United States.

Possibly the strongest argument for universal healthcare is the moral argument. A government has a duty to provide for its citizens, and a core part of that is ensuring that they are healthy. Providing healthcare for all of its citizens would then fall under the duties of a responsible government. Today, health insurance in America is treated as an economic privilege that only certain people can afford, rather than a public service like access to running water. No individual should have to choose between going bankrupt or potentially dying because of an untreated medical condition. With a universal healthcare system, everybody would have coverage and several problems relating to under-coverage in America would be eliminated. For one, the 1/3 of the uninsured population would no longer be unable to afford their prescription drugs. People currently without coverage would also be able to access regular healthcare instead of relying on emergency room treatment as one-fifth of the uninsured population does currently (Chua). Most importantly, having a universal healthcare system could save as many as 50 thousand lives per year (Wilper). Overall, having a universal healthcare system will result in a healthier population overall, which will provide immense benefit to society.

With a healthier population comes economic gain; after all, a healthy population needs to take less time off from work due to illness and individuals are less likely to be fired due to missing work because of illness. Having a universal healthcare system means that more people

will receive preventative care (mammograms, prostate exams, regular physicals, etc.), which means that overall rates of sickness will decrease, meaning the number of days that any given individual can work will increase. Experts estimate that this rise in productivity could grow the American economy by as much as \$130 billion per year (Miller, Wolman and Snyder).

A government run healthcare system is likely to be much cheaper than a privatized system because the government is able to set prices for goods and services. A single-payer model could save as much as \$1.8 trillion in the next 10 years (Friedman). Medicare, which is an existing single-payer model health insurance system, has a prescription drug program that cost nearly half as much as initially projected, a rarity with government-funded ventures (Cook and Stocking). A proposed universal coverage system could even reduce the federal deficit by as much as \$154 billion (Friedman). A universal healthcare program would greatly benefit the American economy to say the least. Combined with the benefits of a more active and productive workforce, a universal healthcare plan could lead to a significant uptick in American economic growth.

One of the main arguments against implementing a universal healthcare system in the US is that it would be too costly and inefficient as many government programs tend to be. However, if implemented properly these concerns will become non-issues. The increased government spending necessary to support a full-fledged healthcare system can be offset by a tax increase; though the average American may see a hike in tax rates, the majority of the burden would be placed on the wealthiest members of society. Furthermore, because individuals now no longer need to purchase healthcare from a private company, the money that would have gone to a health insurance company can now be put towards paying the new tax. Additionally, it's already been shown that government run healthcare is significantly more efficient than privately run

healthcare. According to research performed by Dr. Gerald Friedman, a professor of economics at the University of Massachusetts at Amherst, a government run healthcare system could see as much as a 10 percent increase in administrative efficiency which would translate to a lower overall cost.

Other opponents of a single-payer system say that because more people have access to healthcare with a universal system, wait times would increase and the quality of care would decrease. Many point to Canada as a prime example. However, there already exists a single-payer system that doesn't have any issues with wait times: Medicare. The easy way to alleviate problems with wait times is simply to spend more money on health care (Carroll). By implementing a system similar to Medicare, wait times can be kept at their current level while keeping spending well below current expenditures. Quality of care also doesn't suffer under a single-payer system. Studies have shown that Canadians are overall more satisfied with their healthcare than their American counterparts (Henig). Clearly, it's possible for a universal, single-payer system to provide comparable or better care at a lower cost.

In the United States, some attempts have been made to reform and improve the healthcare system. While a step in the right direction, these programs simply don't go far enough to ensure that everybody has access to health care. The Affordable Care Act (also known as Obamacare) is the newest effort put in place by the government to try and ensure healthcare coverage for all. The act contains three central reforms: a mandate which specifies that everyone in the US needs to purchase health insurance or face a fine, a ban on denying health insurance due to pre-existing conditions, and the creation of an online healthcare exchange where individuals can compare different healthcare plans and choose an appropriate level of coverage (Kaiser Family Foundation). Though the individual mandate did increase the percentage of Americans who

received health insurance, the Affordable Care Act still did not guarantee universal coverage as many individuals decided to pay a fine instead of purchasing a health care plan (Sanger-Katz). Additionally, though the act did make healthcare more affordable for many Americans, it had no guarantee that the coverage purchased by any given individual would be sufficient – under-coverage remains a serious issue that still places undue financial stress on Americans.

Medicare is the single-payer system that exists today which is funded through the federal government. It is a health care program designed specifically for the elderly. Because of this, the costs associated with Medicare are higher than they could be simply due to the fact that the elderly require more health care than younger people. If Medicare could be expanded to cover everyone, then the costs would be distributed over a larger group of people (most of whom are far less likely to become ill), leading to an overall reduction in cost. As it exists, however, Medicare is more expensive than is ideal for a single-payer system; as with Obamacare, improvements can be made.

In his fiery run for President in 2016, Senator Bernie Sanders attracted millions of young supporters by advocating for a complete overhaul of the current healthcare system. Sanders wanted to implement a true universal health care policy, funded solely by the government. The Sanders plan is based loosely off of the existing Medicare program (it's even called "Medicare for All"), but with many changes inserted to ensure that everybody receives coverage. To start, almost every facet of medical treatment would be covered under the plan from emergency room visits to mental health treatment; under-coverage, a pervasive problem in today's system, would no longer be an issue. Cost controls for drugs and services were built into the plan to keep prices down and limit spending where possible. Because pharmaceutical companies now have to

negotiate with a single, massive entity (the government), the cost of drugs can be expected to decrease significantly (Friends of Bernie Sanders).

To complement his healthcare proposal, Senator Sanders also released his proposed tax reforms. Universal healthcare would be completely paid for with this revised tax plan. The estimated cost of universal healthcare (\$1.38 trillion) would be fully recouped by: premiums paid by both employers and households, increasing income taxes on Americans making over \$250 thousand per year, taxing capital gains as earned income, increasing the estate tax, and eliminating tax breaks that are currently used to subsidize healthcare and would be unnecessary with a universal, single-payer system (Friends of Bernie Sanders). As many critics have pointed out, the Sanders plan has been analyzed and been shown to cost more than originally thought. However, these estimates were performed with current prices for drugs and services. Under a single-payer system, these costs are likely to be greatly reduced because of the negotiating power that the federal government has (Sanger-Katz).

The Constitution says that the government is to “... promote the general welfare...” of the American public; it’s hard to think of a better way to do that than by extending health insurance coverage to every single American. If more people have access to health care, they’re less likely to become sick, will be more productive, and the effects will benefit the United States as a whole. The implementation of universal healthcare could lead to significant economic growth. And though there are some valid counter-examples and arguments where a single-payer system doesn’t work well, these issues can be solved relatively painlessly. By building upon the existing health insurance system, the American government can provide for its citizens a safer, healthier, and more prosperous future.

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