

Health Care

According to the United States census, in 2006 45 million Americans had no health insurance. What does this mean for the average American though? To find out, one must understand what health care is and how it is currently set up around the world. Health care is the diagnosis, treatment, and prevention of disease, illness, injury, and other physical and mental impairments in humans. Health care is delivered by practitioners in medicine, chiropractic, dentistry, nursing, pharmacy, allied health, and other health care providers. Health care systems are organizations established to meet the health needs of target populations. There are two main types of health care. One is universal health care, which guarantees health care to every citizen of the nation. The other is a capitalistic health care system in which private companies charge the nation's citizens for health care. The United States health care system is not a universal health care system, meaning that not every citizen is guaranteed health care. This is very different from most other developed nations around the globe, but that's not necessarily bad. Capitalistic health care and universal health care both have their advantages and disadvantages that can be seen throughout the world. All we have to do is look at the current state of health care both nationally and internationally.

Our nation (U.S.) has had a particularly unique history of health care. Before the 1920s, doctors didn't know enough about diseases to provide enough useful care to sick people and therefore didn't charge very much for their services. Only the major employers at the time offered health insurance while everyone else paid out of their pockets. Most patients were treated in their homes during this time. Beginning in the 1920s and 30s though, science, medicine, and

hospitals began taking major leaps in technology and knowledge. Doctors began discovering new ways of treating and managing diseases, but the trade-off was that it cost more for the doctors to treat these diseases. This led to an increased price of medical bills. The doctors also needed to treat people in hospitals to take advantage of this new technology, which also furthered the costs.

In the late 1930s, and in the midst of the Great Depression, health care systems began popping up as a reaction to the increase in medical costs. Groups such as Blue Cross began helping people pay their hospital bills. Businesses lacking labor during World War 2 often turned to these health insurance groups as an incentive for employees to work for their company. This was the beginning of the integration of health care into jobs in the U.S. However, in the 1940s groups like Blue Cross began to become capitalistic. The idea of a non-profit health care system was extremely economically unrealistic. Thus, organizations began to treat its members differently based on categories such as age, gender, health status, and pre-existing medical conditions. This insurance policy ended up insuring the healthiest people and avoiding the sickest ones, a little ironic given the original reason for founding these organizations. This became the base model for modern-day health care we see in today's society. From 1940 to 1960, the supply of health insurance increased as the business model had become profitable, the use of health care increased as medical technology rapidly expanded, and the government began to encourage employers to offer health insurance in order to address the public's concerns.

In 1965, the bill for Medicare and Medicaid were passed. Medicare guarantees access to health insurance for Americans ages 65 and older and for younger people with disabilities. Medicaid provides health care for people and families with low incomes and resources. Both of these health care systems are often hot topics for debate in modern-day America because of the

few changes to the bill that was introduced over 40 years ago. The issue of health care in America is still one up for debate.

Many Americans have taken and are continuing to take recent action to help solve America's health care problems as they see best fit. One example of this is the Massachusetts Health Care Insurance Reform Law, also known as RomneyCare. Enacted in 2006, RomneyCare mandates that nearly every resident of Massachusetts obtain a state government regulated minimum level of health care insurance coverage and provides free health care insurance for residents earning less than 150% of the federal poverty level who are not eligible for Medicaid. Another example of modern-day health care reform is the 2010 Patient Protection and Affordable Care Act as well as the Health Care and Education Reconciliation Act, also known as ObamaCare. These laws include expanding Medicaid eligibility for people making up to 133% of the federal poverty level, providing incentives for businesses to provide health care benefits, prohibiting denial of coverage and denial of claims based on pre-existing conditions, prohibiting insurers from establishing annual coverage caps, support for medical research, and more. The U.S. differs though from many other nations in that we use a capitalistic system for health care rather than a universal one.

Canada, the United Kingdoms, and Switzerland are three great examples of differing universal health care systems. In Canada, the Canada Health Act of 1984 guarantees access to health care services for all citizens and prohibits extra billing by doctors on patients while at the same time billing the public insurance system. The system is mostly publicly funded via taxes with most services provided through publicly administered hospitals, privately operating practitioners, or the government. In the U.K., the National Health Service, which is a group of publicly funded health care systems, provides public health care to all U.K. permanent residents

that is free whenever it is needed and is paid for from general taxation. The main difference between the U.K.'s health care system and Canada's is that the U.K. has many more privately owned health care companies that operate alongside the public ones. Lastly, Switzerland's health care system is a combination of capitalistic health care and universal health care. In Switzerland, health care is provided for all people residing within Switzerland (within 3 months of taking up residency or being born in the country). However, the insured person is required to pay part of the cost for medical treatment. It is in this way that it is a hybrid of the two forms of health care. This begs the question though, which is better: capitalistic health care or universal health care?

New Stuff → The answer to the aforementioned question is that it's complicated. Both of the two health care systems have their own advantages as well as disadvantages. The idea behind capitalistic health care is that the overall quality will be better. Since hospitals are essentially competing for your business, it suits them to give you the best quality health care that they can. This includes lowering the wait time to see patients and overall better equipment for testing and analyzing illness and injury. The money they earn is often reintroduced back into the betterment of the patient's treatment so that the quality of health care will increase, equipment being the prime example. The major flaw of capitalistic health care system is that not everyone can afford it. It has created a dependence on health insurance because the cost of health care has become extremely expensive. In fact, 18,000 people die each year in America because they are uninsured. People simply just don't have enough money to pay health care costs without either being wealthy or having good health insurance. Sometimes health insurance isn't even enough though. Out of all the people who file bankruptcy due to medical bills, $\frac{3}{4}$ of those claims are people with health insurance. Universal health care is the major alternative to the capitalistic health care system.

With universal health care, every citizen receives health care, usually free of charge. This is the most significant draw to this form of health care. However, many argue that the overall quality decreases because the health care providers are often publicly operated and funded. In most countries that have universal health care, taxes are used to pay for health care. What this means for the average citizen is that their taxes may be higher with a universal health care system. This publicly funded system may not be able to form the latest and greatest technology or be able to see patients as promptly as in a capitalistic health care system due to a greater number of patients and less amount of funding to treat them. Some still argue that universal health care is still a better system. Reports such as Canadians living 3 years longer on average than Americans and that Cubans have a lower infant mortality rate than the United States are often used to highlight the potential benefits of a universal health care system. The most convincing arguments aren't limited to reports only though.

First-hand descriptions from people directly affected by the health care systems are perhaps some of the more persuasive information. One example of this is exemplified by Emily Kostrubala of El Paso, Texas. She and her husband lived in London, England in the 1990s. During this time, her husband had a brain aneurysm. As Emily recounts, "He was hospitalized for one month total, including intensive care. We received no bills, whatsoever, for this medical crisis. Not one hospital, ambulance nor doctor bill. Nor any bills for all the outpatient follow ups with specialists." This is a great example of how a universal health care system can really shine. Meanwhile in America, her husband's sister's husband became blind from a fast growing cataract. As Emily describes, "He lost his employment. He could not afford to see any doctors. His employers told him he could have his job back once he could see again... If he'd lived in France or the United Kingdom, affordability wouldn't have been an issue." This again highlights

the potential benefits of a universal health care system while showing the disadvantages of a capitalistic health care system.

Another example of a first-hand source is Lee Morgan of Watkinsville, Georgia. He is an attorney who specializes in consumer bankruptcy and disability cases. As Lee articulates, "I see countless people who may not even need social security disability if they could get decent affordable health care. Since none is available, their health deteriorates, and they must seek disability benefits in order to have access to Medicare or Medicaid, and to survive financially." This again displays the financial troubles associated with the capitalistic health care system. Capitalistic health care isn't all bad though. A great example of this is in the case of the Michigan Keystone ICU Project, in which health care associated infections were reduced. The money made from the health care consumers was put back into improving the quality of health care they received. It is estimated that over 1,500 lives were and over \$200 million were saved due to the improvements made to reduce health care associated infections. If the hospitals were simply publicly funded, this may not have been a financial option.

So which is the better health care system: universal health care or capitalistic health care? In the end, it's up to you to decide. They both have their own unique advantages and disadvantages and it is a complex issue that isn't simply black and white. Educating the public is the key for change though. If you aren't happy with your current nation's health care system, or if you wish to protect your nation's current health care system, only you can help spread the word. So even though ignorance may be bliss, knowledge is power.