

Why We Should Consider Implementing Universal Healthcare in America

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May 13, 2022

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Universal Healthcare is nothing new to many people all around the world. For many middle to lower-class families, universal healthcare would be a safe haven. This is because a family would never have to decide between feeding their loved ones and having health insurance. For those who do not know what universal healthcare is, it can come in many forms, but the main gist of it is that the government uses the taxpayer's money to make sure that all people, no matter their financial background, can have healthcare and have one less worry to rest on their shoulders. There are many countries all over the world such as Canada, Australia, and Germany that have already tried and found success with universal healthcare. People like Kate Seley have benefitted greatly from such decisions. Kate Seley was able to keep her husband comfortable in the hospital during his last year of life and did not have to stress over the medical bills (Seley, 2017). This is just one of many families who have great stories about how helpful universal healthcare really is. Universal Healthcare has many benefits, such as reducing the number of deaths from very treatable diseases. Also, many countries around the world have already implemented this into their system, so why haven't we? Even though some people are against universal healthcare due to increased waiting time to be able to see a doctor, in the long run, universal healthcare in America will improve the lives of the many who cannot afford healthcare insurance, lower administrative costs, and create a healthier and happier workforce.

Background

As I already explained, universal healthcare is something that many countries have already taken part in, and America has yet to be a part of. According to the World Health Organization (WHO), universal healthcare is when a person always has access to health care

services, and they do not have to worry about their financial situation (WHO, 2022). Sadly, this issue is usually only in the minds of individuals that struggle to pay for health insurance. This consists of mostly middle to lower-class individuals. This is due to the fact that many upper-middle-class to high-class individuals never lose any sleep over being able to afford healthcare. Even though not everyone thinks about universal healthcare on a daily basis, it is still an important topic of conversation. This is because according to the National Library of Medicine, “Overall, 16.9% of Americans report at least one financial barrier” (Weinick, et al., 2005, n.p.). This means that as of 2005, a little over an eighth of the population could not afford health insurance due to financial reasons. It can be assumed this number has increased since these numbers were last taken based on former trends. Another big increase of Americans with a financial barrier would be from the global pandemic that started in 2020 and is luckily falling onto the back burner for the most part.

So why is this important? Well, a lot of the people who cannot afford health insurance will avoid doctors or dentists even if they feel like something is not right. This occurs especially in lower income or just bigger families. Most of the time bigger families will only send the children to doctor's appointments instead of the whole family so that they can have insurance for longer. This stems from the fact that they are worried about how much money the medical bills will cost them and, in their eyes, at this moment it is not worth it to spend all that money. It is not an issue if it is not diagnosed right? wrong. This avoidance of doctors leads to a lot of people either needing major surgery or even dying from a disease that would not have been as big of an issue if the disease had been treated earlier. Another important thing to think about is the American healthcare system, and how even if they were treated for a possible illness and had survived a life-saving surgery, once they woke up, their life would be left to nothing because

they would be left with a mountain of a bill which would be its own version of a death sentence. The solution to helping this problem would be to make the switch over to universal healthcare, and in the long run, there would be many benefits to this solution.

Now you might be thinking to yourself why do we not just all buy health insurance or just receive it from our employer? Sadly, it is not that easy. According to *The Balance*, “the United States spends about 4.1 trillion dollars in 2020, including 388.6 billion in out-of-pocket costs for patients” (Amandeo, 2022, n.p.). This just gives a little glimpse into how expensive healthcare actually is and why so many Americans struggle with making ends meet while also paying for health insurance. “For an employee who gets health care through their employer, the average cost is roughly \$1,440 for a single person (\$5,700 for a family). That doesn't include an average out-of-pocket expense of about \$1,181 per person annually” (Amandeo, 2022, n.p.). Even though many people believe that if a person has a job, this said person will automatically receive free health care, this statistic proves that theory wrong. Not only is insurance expensive for the employer, but this also makes the employee have out-of-pocket costs which could take away from other important expenses, like food or housing costs. Many lower-income families will have to avoid spending in other areas or take out loans to pay off their medical bills which can lead to bad spending habits or even chances of going bankrupt. This could lead to a snowball effect of bad issues, and they would not end up in a good place. Now that we have been briefed on what healthcare is like in America, here are some ways that making the switch to universal health care is the right move.

The Lower Class Deserves Healthcare Too

Even though we do not have universal healthcare in the United States at the moment, that does not mean we have never been close. There are many communities that have benefited from these steps in the right direction. The two populations that need healthcare the most are the poor/lower to the middle class and the elderly population. Healthcare is a business that is constantly rising pricewise, pushing people down to the poverty level. “A 2018 study found that medical expenses pushed 7 million people below the federal poverty line. Medical bills have become collection agencies’ biggest business. Every year, around 530,000 people declare medical bankruptcy,” (Amandeo, 2022, n.p.). This has made life incredibly harder for millions of people just trying to stay healthy. By these numbers, this battle for affordable healthcare is taking a toll on many people’s mental health. There are a few programs that have tried to help all these people that are struggling. These programs have not worked perfectly yet and cannot compare to what universal healthcare can do, but they are a step in the right direction.

One example of something that has been put into place is called the Affordable Care Act. According to the RAND corporation in 2010 the Affordable Care Act (ACA) was put into place, which allowed people who did not have health insurance to still get treatment without too much worry (RAND, 2010). This is very similar to what universal Healthcare could be, but with this nonprofit, they still have to pay some fees and other out-of-pocket expenses. The ACA was just one step in the right direction. Sadly, it did not lead anywhere bigger, but it might eventually with enough public support. A few other programs that are helpful are Medicare and Medicaid but these programs are mostly for people over the age of 65. A big pro of implementing universal health care sometime in the near future in the United States would be taking the stress off lower-income families and the elderly population who cannot afford healthcare, they are also able to enjoy life a little more and have a few fewer things to worry about.

Lower Administrative Costs

As already mentioned, healthcare is extremely expensive, and one thing that adds to that expense is administrative costs. For those who do not know, administrative costs are usually through either a hospital or physician administration. A big component of the cost is “BIR costs” which stands for “billing and insurance-related costs” (Gee & Spiro, 2019, para.2). This means that the main area where all the important paperwork for insurance is dealt with is when one first visits the hospital or the physician's office. The administrative cost is a big added expense that is important, but this is something that not a lot of people usually think about when the topic of health care comes into play. Most likely many people knew that there is an administrative cost, but they did not realize how expensive it actually is. So, why are administrative costs so important? According to authors Emily Gee and Topher Spiro (2019) “health care payers and providers in the United States spend about \$496 billion on billing and insurance-related costs” (para.2). This brings to light the reality of how big this issue is becoming. Luckily, if the world decides one day to make the switch to universal healthcare, that will also lead to lowering the expenses like administrative costs. Universal healthcare will help us, in the long run, save lots of money due to regulation rates, budgeting on a global scale, and streamlining the number of payers used (Gee & Spiro, 2019). All these items will lower costs and will lead to a better economy and a slightly less expensive world. Overall, administrative costs are one of many strengths when talking about universal healthcare.

Earlier Medicare and Medicaid were briefly mentioned, but they were not really described. For those who do not know, Medicare is usually for people 65 or older, but in some instances, this can be for younger audiences and are also available for people “with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called

ESRD)” (What’s Medicare?, n.d.) Medicaid gives health coverage to many Americans that have many medical situations, anything from low-income adults to pregnant women to people with disabilities (Medicaid, 2022). These federal programs allow for many people who cannot afford healthcare to have a chance. Even though both Medicare and Medicaid have been in place for many years, these federal programs could have had long-term effects that could lead to a downfall in the United States economy. According to Partnership for America's Healthcare Future “A new analysis from Penn Wharton reveals that Medicare for All could ‘could shrink U.S. GDP by as much as 24% by the year 2060’” (Medicare for all, n.d., n.p.). If the United States federal government does not do something about this sooner, it could lead to a bad place for the federal economy. So even though these programs are helpful, it does not mean that we could have something that would work better to help the many that are struggling with healthcare. Many people believe that programs like Medicare and Medicaid should have an early retirement and let universal healthcare take over (Kotlikoff, 2007). This will “help secure our nation’s fiscal, economic and medical futures” (Kotlikoff, 2007, n.p.). For those who do not know, a fiscal gap is today's value of the future projected government and the receipts that come with it (Kotlikoff, 2007). What it really means is to strengthen our economy, we need to get rid of both Medicaid and Medicare and make way for universal healthcare. In the end, this will lead to lower administrative costs and hopefully leave the world a little happier.

A Healthier Workforce

Being healthy is always a good thing. Sadly, many people especially in the middle to lower class region, tend to avoid the doctors even if they are not feeling healthy. One major benefit to universal healthcare is that people worry less about the costs and worry more about their health. In the future, if universal healthcare in the United States becomes a reality, many

people when they wake up in the morning and feel funky will not have to just brush it off and go to work. Universal healthcare will put everyone on an equal playing field when it comes to health insurance, which will lead to a healthier workforce (“Learn About,” 2021). This means that everyone, no matter their amount of wealth at the time, will be able to receive healthcare. Now many people who do not feel good will be able to make an appointment with their local doctor and get checked out as soon as possible with no added stress or worry. This would lead to a healthier workforce and overall better mental health as well.

Not only will this lead to a healthier workforce, but this will also lead to better jobs for nurses and doctors. Right now, we are going through a physician shortage that has been slowly building up for many years, but a big factor in many doctors and nurses being extremely overworked is because of the global pandemic that is becoming less of an issue day by day. Places like California and Massachusetts are just two of many states in America struggling with a physician and nurses’ shortage (*New York Times*, 2008). Due to this shortage many patients are being put on waiting lists and continue to become less and less healthy. Many family physicians, especially ones in California, believe that universal healthcare will lead to the reform we need to help with the nationwide physician shortage (*New York Times*, 2008). The fact that this article was in 2008 just adds to the greater sense of urgency we should be having especially due to the rapid incline of the global pandemic which has kick-started a major decrease in both physicians and nurses. If not fixed soon, this could lead to a rapid decrease in both doctors' and patients' mental and physical health.

Waiting Time

Yes, universal healthcare is a lovely invention that can take the stress off many people's lives, but it is not perfect. A concern for some people is that they believe that universal healthcare is a socialist movement. For those who do not know what socialism is, it is a system usually based on government and economy, and more often than not they are owned by the state (*National Geographic*, 2021). A lot of conservative individuals believe in this, but if universal healthcare is considered socialist, what does that say about the public school system? Anyway, before we get too off-topic, let's focus on the major concern for many people about universal healthcare. This would be an increase in waiting time. "In 2017 Canadians were on waiting lists for an estimated 1,040,791 procedures, and the median wait time for arthroplasty surgery was 20–52 weeks. Similarly, the average waiting time for elective hospital-based care in the United Kingdom is 46 days, while some patients wait over a year" (Zieff, 2020, n.p). Waiting time is a big concern for many. This is due to the fact that a possible illness could be worse by the time it finally gets treated. Also, it will continue to be a big issue, especially at the very beginning of universal health care ever becomes a reality in the United States, but still in the long run, do the positives outweigh the negatives? Yes, universal healthcare would be a safe haven for the many who were not able to see a doctor, but it had nothing to do with a wait time, they just could not afford it.

Conclusion

Maybe one day in the future someone will take all the helpful organizations and government programs like Medicare, Medicaid, the World Health Organization (WHO), and the Affordable Care Act (ACA) and use them to have universal healthcare in the United States. Universal healthcare is a worldwide thing that is believed to help many people. Even though some people believe that universal healthcare should not be implemented in the United States

because many conservatives believe that it is socialist, and even though a few people are against universal healthcare due to the increased time it takes to see a doctor, in the long run, universal healthcare in America will improve the lives of many who cannot afford health insurance, lower administrative costs, and create a healthier and happier workforce. Universal healthcare is something that has helped the lives of many all over the world including places like Canada, Australia, and many places all over Europe. They have already had great success in so many places all over the world with universal healthcare. So, what are we waiting for?

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